The background of the cover is a close-up, slightly blurred photograph of several US dollar bills. A \$50 bill is prominent in the lower left, showing the number '50' and the word 'FIFTY'. Other bills, including a \$100 bill, are visible in the upper right and middle sections. The lighting is warm, creating a golden-brown hue across the scene.

The Great Transfer of Wealth

Financial Release for Advancing God's Kingdom

C. Peter Wagner

FOREWORD BY CINDY JACOBS

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I am absolutely thrilled that *The Great Transfer of Wealth* has finally been written. God is a God of abundance. To view Him in any other way is a distortion of reality—the greatest reality of all: the nature of God. The very fact that there has been much error in dealing with this subject only shows what the devil fears. He fears the church coming into a proper biblical understanding of *prosperity with a purpose*. And this book will bring you into that understanding, and, ultimately, into that experience. Peter Wagner has given us great strategies for renewing our hearts and minds to be fully immersed in God’s purposes for planet earth. By implementing these practical strategies, we will be positioned to help facilitate *The Great Transfer of Wealth*, which will lead to the greatest harvest of souls the world has ever seen.

—Bill Johnson

Senior Pastor, Bethel Church, Redding, California
Author, *When Heaven Invades Earth* and *Hosting the Presence*

My friend Peter Wagner always challenges me to think in new ways. He has done it again with his new book *The Great Transfer of Wealth*. I recommend you read it.

—John C. Maxwell
Author and speaker

C. Peter Wagner is one of the greatest and most influential apostolic leaders in kingdom theology and shifting paradigms in the body of Christ. I have had the honor of being mentored by Peter and am proud to call him my spiritual father. He is a man of great integrity and a true apostle. He has written many biblically sound books that have blessed the church and advanced the kingdom of God. Now Peter brings you what I believe to be the most pivotal book of this kingdom age—*The Great Transfer of Wealth*. These pages are filled with godly wisdom, solid biblical teaching, heavenly instruction, and prophetic insight that will prepare and position you to be a participant in the great transfer of wealth, as written in Isaiah 60. You will know God’s ultimate purpose for the transfer, and how it will bring about societal transformation. I highly recommend and exhort every believer to read this book!

—Dr. Ché Ahn
Apostle, Harvest Apostolic Center
Apostolic Leader, HRock Church, Pasadena, CA
President, Harvest International Ministry
International Chancellor, Wagner Leadership Institute

The Bible describes God as the Source of wealth, the Giver of wealth, the Controller of wealth, and the Owner of wealth. God states emphatically, “*The silver is Mine, and the gold is Mine*” (Haggai 2:8). Wealth is the inheritance of God’s family and is to be used for His kingdom purpose. Purpose-driven wealth is pure power with powerful authority. Peter Wagner’s book *The Great Transfer of Wealth* will give you revelation with the practical application to help position you for the manifest outpouring of the glory of wealth with “a company” of believing and prepared Christians. Like Jesus, let us pray, “*Father, the hour has come. Glorify Your [servants], that Your [servants] also may glorify You*” (John 17:1), and prepare to be recipients and distributors of *The Great Transfer of Wealth*. The time is now.

—Pat Francis, Ph.D.

Founding pastor, Kingdom Covenant Ministries
Mississauga, Ontario, Canada

The Great Transfer of Wealth

C. Peter Wagner



WHITAKER
HOUSE

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Boldface type in the Scripture quotations indicates the author's emphasis.

The Great Transfer of Wealth: Financial Release for Advancing God's Kingdom

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Foreword

Peter Wagner is no stranger to controversy; he has never been one to shy away from taking on tough biblical subjects, such as apostles and prophets or spiritual warfare. In fact, whenever he comes under a barrage of fresh criticism, he simply smiles and asks, “Did they spell my name right?”

The Great Transfer of Wealth boldly approaches the topic of money and the controversial issues surrounding its accumulation for God’s purposes. As a professor of church growth, Peter searches history to identify just when our view of wealth became intertwined with the idea that being poor is a spiritual virtue.

I come from a background in which my church-planting family was affected by people with the false idea that poverty was an attribute that would keep us humble, and yet, we were always in need of more money to build buildings! If only we had understood the concept that Christians should be prosperous.

In order to understand the conflict around this subject, one has to fully realize the scope of the spirit of poverty, which is entrenched in the church. It seems to me this is one of Satan’s plans to destroy our worldview—keeping us from having enough money to eliminate systemic poverty! It is the role of the church to feed the poor and work to alleviate suffering. Yet how can we help others when we cannot help ourselves?

At the other end of the spectrum are those who have embraced the idea of “name it and claim it,” people who are simply waiting for wealth to magically drop into their laps. How can God entrust us with great resources when we have not learned how to become good stewards of what we have and how to position ourselves to receive more?

This book brings timely balance and kingdom perspective to the subject of wealth. There is an abundance of biblical text to support the truth that the Lord desires to prosper us so that we can be a blessing to others. God desires us to have what Peter Wagner calls “prosperity with a purpose”! The Lord wants His kingdom to come and His will to be done on earth, as it is in heaven, so He offers His people access to lavish supernatural resources.

One of the things I most admire about the pioneering and, dare I say, apostolic work being done by Peter is his ability to be on the cutting edge of what the Holy Spirit is saying to the church today. *The Great Transfer of Wealth* once

again demonstrates his depth of insight, as this message seems to be emerging on the “spiritual radars” of many Christian leaders today.

Read this book with an open heart. It may challenge and provoke those old generational mind-sets you have developed. If we are ever going to transform our nations, it is going to take wealth. This is one of the most important topics related to fulfilling the Great Commission mandate, and God is bringing it to the forefront in this hour.

—*Cindy Jacobs*
Cofounder, Generals International
Dallas, Texas

SOCIAL TRANSFORMATION: THE BIG PICTURE

This book, as the title states, is about the great transfer of wealth that God is planning to release to His people. Why do I believe that this is the case? For many years, recognized prophets of God have been hearing this message and agreeing that it will take place. However, with a possible exception or two, none of them has ventured to provide a precise date. Nevertheless, it seems clear to me that most of us who are alive today are, in one way or another, intended to be witnesses of and participants in this transfer. Many of those who have been receiving this message base their belief on the following Scripture passage: *“Your gates shall be open continually; they shall not be shut day or night, that men may bring to you the wealth of the Gentiles...”* (Isaiah 60:11). In modern language, this verse says that the wealth of the nations of the world will somehow be transferred into the hands of God’s people.

But this raises a crucial question: Why? Why would God’s people even hope for such a thing? Could this hope reflect an attitude of greed? Could it be the influence of the evil spirit called *Mammon*? Or might there be a higher purpose?

This first chapter is my attempt to answer those questions.

The Great Commission

A good place to begin our search for an answer would be the Great Commission. One thing that most Christians have in common is a mutual understanding that we all must do our part to fulfill Jesus’ Great Commission. Granted, many Christians have little or no idea as to what roles they should personally play in accomplishing this charge of Jesus. Sad to say, there are all too many who are not even able to verbalize what the Great Commission is. Nevertheless, almost all of them would agree that Jesus’ Great Commission is a serious assignment for every believer, mostly because they hear it declared on a regular basis when they attend church.

With this in mind, let’s take a closer look at the Great Commission.

A case could be made that the Great Commission appears in different forms in all four Gospels, plus the book of Acts. (See Matthew 28:18–20; Mark 16:15–16; Luke 24:46–49; John 20:21–22; Acts 1:8.) At this point, however, I want to concentrate on the books of Matthew and Mark. I would like to highlight the difference between the Great Commission statements in these two gospels. When I say “difference,” we need to keep in mind that both Matthew and Mark quote the words of Jesus Himself. It is not that one is right and the other is wrong; they are both correct. However, the writers each chose to highlight different aspects of the complete Great Commission.

Let’s start with the gospel of Mark. Here are Jesus’ words, as it records them:

Go into all the world and preach the gospel to every creature. He who believes and is baptized will be saved; but he who does not believe will be condemned. (Mark 16:15–16)

This is the Great Commission that has motivated thousands upon thousands of missionaries throughout the centuries to leave their homelands and preach the gospel to lost and unreached peoples on every continent of the world. It is undoubtedly the version that you have heard quoted the most often.

Now, here are the words of Jesus’ Great Commission as quoted in Matthew:

Go therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit. (Matthew 28:19)

Some people don’t see much of a difference between the two. If they have Mark’s version in the back of their minds, they might interpret Matthew as saying that we should go to as many nations as possible and, when we get there, make as many disciples as possible. We should win as many individuals to Christ as we can. Let me repeat that this is true. We must win men and women to Christ. But there is more to it.

Here is the real difference: Mark is *personal*, while Matthew is *corporate*. Mark says “*every creature*”; Matthew says “*all the nations*.” This nuance is worth analyzing.

A key to this issue is an understanding of Matthew’s use of the word “*nations*.” In the original Greek, it is *ethne*. You can easily see that this is where we derive our English word *ethnic*. Thus, one way of summarizing the Great Commission, according to Matthew, is this: “Make disciples of every ethnic group.” But that is a bit narrow. The best way to interpret *ethne* is any social grouping that unites people in a coherent unit, such as a neighborhood, city,

occupational group, or state; or an ethnic group, such as Korean-Americans; or Basques in Spain and France; or a geopolitical nation, such as Sweden or Vietnam. The main point is that Matthew's version of the Great Commission stresses discipling a whole *group* of people, not just *individuals*, as Mark's version does. That is why I maintain that the Great Commission of Jesus, as quoted in the gospel of Mark, is personal, whereas its version in the gospel of Matthew is corporate.

This is not a trivial difference. For starters, making a disciple of a whole nation is obviously a more formidable challenge than winning one soul to Christ. That is, however, what this book is all about.

Ed Silvos would agree. As the founder of both Harvest Evangelism and the International Transformation Network, his objective in ministry is to wipe out worldwide systemic poverty. He says, "The *ultimate* goal of the Great Commission, contrary to contemporary religious lore, is not simply making disciples of people, but also discipling, teaching and baptizing *nations*."¹ Most of us have a deep desire to see our nation—in my case, the United States—someday come to Christ so that the U.S. will once again be regarded internationally as a Christian nation, a nation steeped in and guided by the blessings and the values of the kingdom of God. In that day, America, as a nation, will proclaim Jesus Christ as Lord! In order to make that happen, a great deal of wealth will be required.

The Kingdom of God

When we think of the underlying structure of Christianity, we usually think of the church. The church is an important part of it, certainly, but it is more helpful to begin with the kingdom of God. The kingdom of God is not confined to the four walls of the local church. It includes the church, but it is much bigger than that.

Jesus never sent out His disciples to preach the gospel of the *church*. He never sent them to preach the gospel of *salvation*. He always sent them to preach the gospel of the *kingdom*. The first time Jesus mentions the word "church" in the New Testament is in Matthew 16:18, where He says, "*I will build My church.*" In the next verse, He tells His apostles that He will give them keys for accomplishing this task. But I find it significant that He did not give them keys to the *church*; He gave them keys to the *kingdom*. I take this to mean that one of the best ways to build the church is by advancing the kingdom of God.

What is the kingdom of God? Notice that the word "kingdom" has two parts:

king- and *-dom*. There is, of course, no kingdom without a *king*. In our case, the King is Jesus Christ. The *-dom* is short for “dominion.” A kingdom, therefore, is the dominion of a king. Keep in mind that the kingdom of God is not a geopolitical entity. It has no territorial boundaries. It does not issue passports. It cannot join the United Nations. It does not print its own currency. So where *does* it exist? It exists wherever people acknowledge Jesus as their King. If Jesus is your King, you are in the kingdom of God. That’s why, at one point, Jesus said, “*The kingdom of God is within you*” (Luke 17:21). The dominion of God is enacted through the people who follow Him.

In our day and age, it is important to clarify that as we talk about discipling nations and advancing the kingdom of God, we are not advocating a theocracy. *Theocracy* broadly means a nation that is ruled by God, but in common usage, it signifies a nation that is ruled by the church. Constantine was the first Roman emperor to attempt a theocracy when he made Christianity the official religion of the Roman Empire, a move that gave him control of the church. At first glance, this may seem like a good idea, but God does not want to be a political ruler. The kingdom of God is in people, not in political structures. Constantine failed miserably, and from that time on, the church—the Western church, in particular—suffered permanent damage.

We would do the same damage if we ever succeeded in installing a Christian theocracy over a nation today. I feel the need to stress this, because, for some time, a vocal contingent of critics on the Internet has been accusing some of us of advocating a theocracy, something that I consistently avoid doing.

When I dream about a nation like America proclaiming Jesus Christ as its Lord, I do not imply that the church, or any other religious entity, should govern the country. Such a role would not be found in the kingdom of God. The Constitution should remain intact, with its existing First Amendment, stating that there be “no law respecting an establishment of religion, or prohibiting the exercise thereof.” Democracy and our present two-party system should prevail. There should be freedom and justice for all religions. However, I do envision a country in which a critical mass of its citizens—Democrats and Republicans, white and black, poor and rich, New Englanders and Texans, truck drivers and CEOs—are followers of Jesus Christ and thus agents of the kingdom of God. I envision these people using whatever influence they may have to promote kingdom blessings and kingdom values as much as possible throughout American culture. Some might choose to follow the lead of Margarita Arellanes Cervantes, mayor of Monterrey, Mexico, who publicly dedicated her city “to our

Lord Jesus Christ, so that His kingdom of peace and blessings may be established.”² Mayor Arellanes was not advocating that either the city of Monterrey or the nation of Mexico become a theocracy. However, she did invite Jesus to become Lord over her territory.

Inviting the kingdom of God into your city or region should never be feared but rather welcomed. Why? Try to see the benefits of the kingdom through Cindy Jacobs’ eyes: “This is the kingdom we need to release into the world again—a kingdom based on God’s love, justice, and power, where corruption is the exception, the hungry and poor are fed and clothed, the courts rule justly, government is run righteously, business is operated ethically, and education is more about pursuing truth than indoctrinating the young into the popular philosophy of the day.”³

The Dominion Mandate

God’s original design was for humans, whom He created in His image, to govern His creation. This truth is found on the first page of the Bible, where it says that God created the first human beings, Adam and Eve, and told them to “*be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth*” (Genesis 1:28). It is from this Scripture that the term “dominion mandate” springs.

Adam and Eve were, above all, to have a personal relationship with God and to love Him. However, love is not something that can be coerced. It must emerge willingly from the heart of the lover. Therefore, Adam and Eve must have been created as free moral agents. It was up to them to make the decision whether or not to love God. For their love to be authentic, the choice had to be theirs.

The same thing applied to their taking dominion over creation. Adam had to choose whether to obey or to disobey the dominion mandate. God had given him the authority to take dominion, as well as the authority to give away that dominion. And this authority actually involves you and me. Why? Because Adam is not just a man’s name—the Hebrew word for *Adam* refers to the whole human race. As far removed as that may seem from you and me, we were involved in Adam’s decision, since we are part of the human race!

Unfortunately, as we all know, Adam made the wrong decision.

How did this come about?

The Temptation and the Fall

Adam's decision went wrong when Satan entered the picture. Satan was originally one of God's most glorious angels. His name was Lucifer, meaning "angel of light." But he rebelled against God and was consequently expelled from heaven to the earthly realm. (See Isaiah 14:12–15.) Even though Satan remained a powerful supernatural being, God had withdrawn from him the authority that he had enjoyed in heaven. Power, without the authority to use it, becomes neutralized. It is easy to understand why Satan's deepest desire would be to reclaim some of his authority. In the garden of Eden, Adam gave him that opportunity.

Most Christian teachings on the temptation in the garden of Eden highlight Satan's desire to entice Adam and Eve to sin in order that the penalty of their disobedience would be passed down throughout the entire human race. While this view is certainly valid, I don't believe that was Satan's *primary* motivation for tempting them. I believe that when Satan approached Eve with his plan of deception, he knew that God had given Adam authority to take dominion, and that, as a free moral agent, Adam was also capable of giving away that authority. Adam could choose to obey God or to obey Satan. When Adam sinned by disobeying God, not only did he and his descendants acquire a sinful nature, but Satan was also able to usurp Adam's authority over creation. The result? A chaotic creation permeated by evil and perversion! In fact, things got so bad that, at one point, God repented of creating the human race in the first place and nearly destroyed it, once and for all. (See Genesis 6:6–7.)

When the New Testament writers analyzed this sorry state of affairs, they gave to Satan titles such as "*the god of this age*" (2 Corinthians 4:4) and "*the prince of the power of the air*" (Ephesians 2:2). Jesus even called him "*the ruler of this world*" (John 14:30). If you doubt the authority that Satan has had since the garden of Eden, consider the following account of his third temptation of Jesus in Matthew 4:

The devil took [Jesus] up on an exceedingly high mountain, and showed Him all the kingdoms of the world and their glory. And he said to Him, "All these things I will give You if You will fall down and worship me." (Matthew 4:8–9; see also Luke 4:5–7)

Satan offered Jesus all the kingdoms of the world if He would only worship him. Of course, we know that Jesus overcame the temptation by quoting the Word of God: "*Away with you, Satan! For it is written, 'You shall worship the*

Lord your God, and Him only you shall serve'" (Matthew 4:10). My point is that Jesus never doubted the dominion Satan had over the kingdoms of the world that He was offered—all of them!

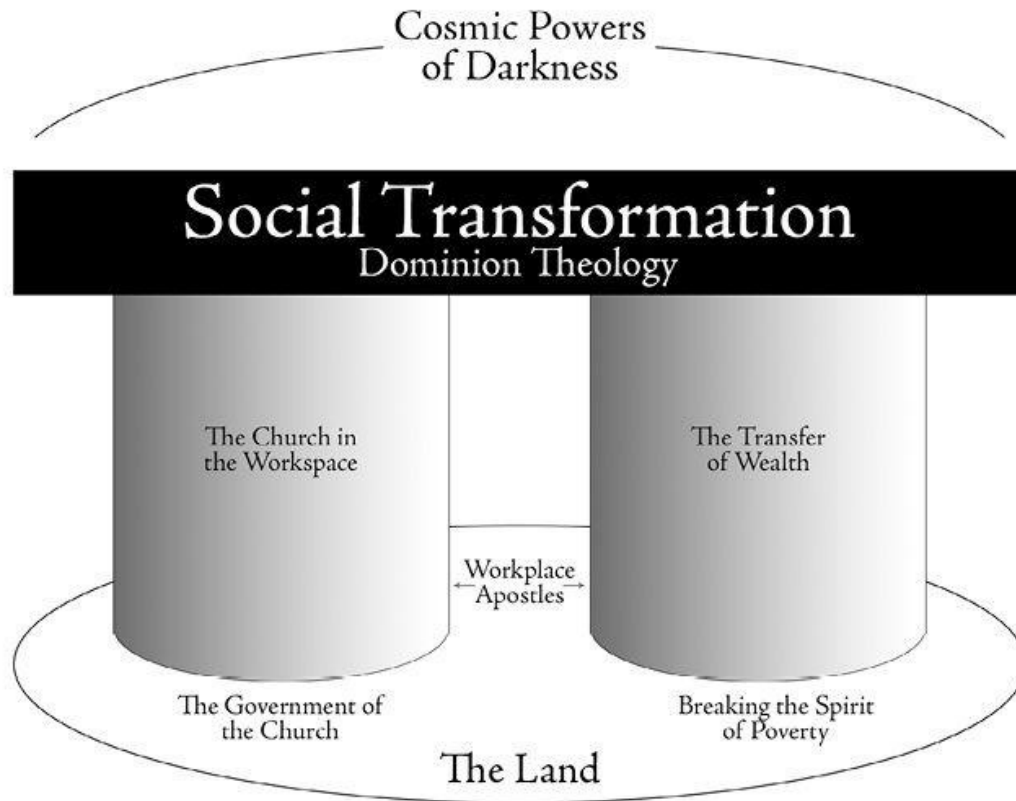
Satan may be "the ruler of this world," with the position of "ruler" implying a kingdom he governs, but Jesus came to earth with the intention of reverting things back to God's original plan. Called "*the last Adam*" (1 Corinthians 15:45), Jesus brought something into the world that Satan had not previously had to deal with, namely, the kingdom of God. His arrival on the scene was an outright invasion of the kingdom of Satan.

For some two thousand years, God's people have been proclaiming the gospel of the kingdom, and they have been engaged, to one degree or another, in the spiritual warfare of pushing Satan's kingdom back and replacing it with the kingdom of God. They have not been warring against flesh and blood but against the principalities and powers of darkness. (See Ephesians 6:12.) There is still a long way to go, but substantial progress has been made, and, today, the worldwide body of Christ is attacking the devil more fiercely than ever before. We are engaged in fulfilling our dominion mandate. The goal is to enact the prayer that Jesus gave us: "*Your kingdom come. Your will be done on earth as it is in heaven*" (Matthew 6:10).⁴

Social Transformation

When the will of God is our goal, we inevitably become involved in transforming our society. Let's recall that the Great Commission, as recorded in Matthew, is to make disciples of nations. As I mentioned before, the Greek word translated in that passage as "*nations*" is *ethne*, meaning groups of people who find themselves bound together as a social unit. Therefore, transforming our society can mean transforming our cities, our neighborhoods, our states, our regions, and all people groups. It is *corporate* transformation instead of *individual* transformation, and the task is more apostolic than evangelistic or pastoral.

In the years that I have worked toward social transformation, it has become clear to me that there are many different factors that must be added to the equation if we expect anything to happen. Some of these factors are more important than others. I have selected the factors I consider to be the most important; they are illustrated in the graphic below.



Social Transformation

Central to the image is a horizontal bar labeled “Social Transformation.” This is the goal of our endeavor. I have also entered the term “Dominion Theology” to remind us of the biblical mandate for social transformation, which I described earlier. Satan succeeded in usurping the dominion over creation that God originally designed for the human race. Now, we are engaged in fulfilling Jesus’ commission as we strive to take back the dominion Adam lost.

To accomplish this task, we must make some significant changes in our thoughts and our actions, which we will now explore.

The Government of the Church

In the graphic, the bar labeled “Social Transformation” is supported by two vertical columns, “The Church in the Workplace” and “The Transfer of Wealth,” each one built upon a foundational base of “The Government of the Church” and “Breaking the Spirit of Poverty,” respectively. By “The Government of the Church,” I mean God’s original design for the church, in which it was governed by apostles properly aligned with prophets. Because the church has deviated from this form of government for the past two millennia or so, it is extremely difficult for some church leaders entrenched in man-made traditions to admit that

apostles are supposed to be governing the church today. Getting back to God's original plan for church government requires a paradigm shift—a radical change in our way of thinking.

Some individual church leaders, and even some entire denominations, have decided that they are not going to change. The Assemblies of God, for example, has issued two official “white papers”—denominational statements of doctrine—on the subject, one in 1949, the other in 2000. In them, they declare that the idea that “present-day offices of apostles and prophets should govern church ministry” is “erroneous” and “a departure from Scripture” and “deviant teaching.” Their view is that the work of apostles and prophets referenced in the New Testament ceased sometime during early church history.⁵ I can understand the position of the Assemblies of God very well, because it reflects precisely the position I was taught in seminary, a position I, in turn, taught for many years. I recognize that it still is the predominant belief among Christian denominations. Whether I agree or not, I must respect the Assemblies’ point of view, simply because few other church bodies have accomplished as much as they in world evangelism in a relatively short period of time.

Another denomination that might match them in mission work would be the Southern Baptist Convention, which holds a similar view of the office of apostle. I wouldn’t blame either denomination if they just used the vernacular and said, “If it ain’t broke, don’t fix it!”

As it turns out, I am the one who has changed my mind, and I realize that my position remains quite controversial to many others. Therefore, it is up to me to argue my point as well as I can, while respecting the conclusions of others, as I have attempted to do in several of my previous books, including *Apostles Today* and *This Changes Everything*.

Here, I would hasten to point out that, in my opinion, there is nothing in the New Testament to indicate that apostle-led church government was ever supposed to cease. The Bible says, “*And He Himself [Jesus at His ascension] gave some to be apostles, some prophets, some evangelists, and some pastors and teachers, for the equipping of the saints for the work of ministry...*” (Ephesians 4:11–12). How long was this setup to be in effect? It says, “*...till we all come to the unity of the faith and the knowledge of the Son of God, to a perfect man, to the measure of the stature of the fullness of Christ*” (Ephesians 4:13). Few Christian leaders I know feel that we have reached such a point, so, to me, it is a questionable stretch of the imagination to presume that two of these five offices would have ceased sometime back in history.

With all this in mind, the biblical government of the church, headed up by apostles properly related to prophets, is the foundation for the column on the left in my graphic.

The Church in the Workplace

In the graphic, the column that is built on the basis of biblical church government is “The Church in the Workplace.” Most of us would assume that the workplace is where most of God’s people spend the six days of the week that they are not in church. While there are many important ways that the church, or the *ecclesia*, has been designed to *function*, its essential underlying *composition* is the people of God. Wherever you find the people of God, you find the *ecclesia*. For example, when the people of God are gathered together as a congregation on Sunday, that is the true church. And when the same people of God are scattered throughout the workplace Monday through Saturday, they are still the true church, simply because they are still the people of God. This is what I mean by “The Church in the Workplace.” Borrowing from sociology, I like to refer to the church gathered as the “nuclear church” and the church scattered as the “extended church.” There is, of course, only one church of Jesus Christ, but these are two significant forms and functions of the church.

One important implication of the fact that the church is always the church is that whatever God’s people do in obedience to God, as either the gathered church or the extended church—the church in the workplace—is a valid form of ministry. Ministry is not restricted to the nuclear church. Accounting, nursing, and farming are forms of ministry, just as much as leading worship, holding evangelistic meetings, or pastoring a church. I am aware that this way of thinking demands a paradigm shift for many people, but it is a sustainable position.

A second implication, it seems to me, is that apostles, prophets, and teachers are supposed to be functioning in the extended church as well as in the nuclear church. The Bible says, “*And God has appointed these in the church: first apostles, second prophets, third teachers...*” (1 Corinthians 12:28). We are accustomed to having these offices in the nuclear church, but I don’t see any reason to suppose that they have not been given to the extended church, as well. I believe that we do have apostles in the workplace and that they are crucial to the great transfer of wealth.⁶

In fact, if you look back at the graphic, you will see that the only action item, indicated by the arrows, is “Workplace Apostles.” With a few exceptions, most apostles in the nuclear church do not have the skills and experience necessary to

handle large quantities of wealth, making sure it is directed properly for kingdom purposes. Apostles in the workplace would be the most suitable ones for receiving the great transfer of wealth.

Breaking the Spirit of Poverty

The foundation of the right-hand column, “The Transfer of Wealth,” is “Breaking the Spirit of Poverty.” Later on, I devote an entire chapter to this indispensable step in the great transfer of wealth, so I will not say a lot about it here. However, I want to emphasize that we are dealing with nothing less than a high-ranking demon operating under the guidance and authority of Satan, who, as I explained earlier, is still functioning in the supernatural as “the ruler of this world.” Unfortunately, many people have adopted a rather timid, pacifistic approach toward the spirit of poverty, attempting to reduce it to deviant social psychology and personal delusion. This view seeks to avoid supernatural confrontation with the spirit world, focusing instead on natural solutions to social and individual problems that stem from a poverty mind-set.

I suggest that we avoid this approach. When Jesus sent out His disciples, He consistently told them to *cast out* demons; He never told them to *counsel* them out. We can deduce that dealing with the spirit of poverty involves confrontational spiritual warfare on a corporate level as well as on a personal level. It is true that the evil spirit of poverty causes deviant social psychology and personal delusion, but the first level of attacking these problems should be supernatural, not simply natural. In the chapter on breaking the spirit of poverty, I will explain how I was personally demonized by this evil spirit and how it was cast out of me. I am no longer embarrassed by prosperity—I welcome it!

The Transfer of Wealth

In the graphic, the two pillars supporting the bar of “Social Transformation” are “The Church in the Workplace,” which we have already discussed, and “The Transfer of Wealth.” We will not accomplish our goal of making disciples of all nations unless both of these pillars are firmly in place. Disposable wealth is essential for sustained transformation. Think about this: Throughout the course of human history, three things, above all others, have caused permanent changes in society—violence, knowledge, and wealth. And the greatest of these is wealth! This fact is a fundamental premise of this entire book.

Cosmic Powers

Above the entire graphic is a canopy, if you will, which I have labeled “Cosmic Powers.” This canopy represents the efforts of the god of this age, Satan himself, to prevent the kingdom of God from being manifested on earth as

it is in heaven. Satan is active in mobilizing cosmic powers of darkness to prevent the release of wealth for advancing the kingdom of God here on earth. Previously, I explained how Jesus brought the kingdom of God as a literal invasion of the kingdom of Satan, and how Satan has been losing ground ever since. This invasion of Jesus and His people is provoking “*great wrath*” (Revelation 12:12) to arise within the devil because “*he knows that he has a short time*” (verse 12). No one knows exactly how much time remains, but, with each new day, there is less time for Satan than there was the day before!

Therefore, we cannot ignore the pervasive and aggressive activity of cosmic powers of darkness attempting to prevent the great transfer of wealth. We must mobilize God’s people to engage in spiritual warfare that is offensive, not defensive. If we do not wrestle with the principalities and powers of darkness in a manner that is intentional and informed, we will not see kingdom wealth released as it should be. This is not the place to explain the details of how the spiritual warfare is to be conducted, but I will say that we have excellent resources that provide us with the information we need for taking aggressive action.⁷

The Land

You can see that both pillars of the graphic are rooted in “The Land.” We need to know that, as a corollary to their activities in the heavenlies, the cosmic powers persistently attempt to spiritually pollute the land here on earth. If we do not accurately identify the causes of the pollution of the land in any geographical area to which God has assigned us, and if we fail to cancel the curses that have come upon that land using our weapons of spiritual warfare, we will be continually frustrated in our attempts to see wealth released. However, we can gain the victory. In 2 Chronicles 7:14, we find God’s promise that if His people will do the right things, “*I will heal their land.*”

In recent years, our skill at uncovering strongholds of darkness over the land has developed dramatically. “Spiritual mapping,” the technical term that describes this endeavor, is now being done quite extensively by prophetic intercessors and their teams. The best textbook on spiritual mapping is *Informed Intercession: Transforming Your Community Through Spiritual Mapping and Strategic Prayer* by George Otis Jr. Although the list of potential sources of spiritual “land pollution” is much longer, the four most frequent culprits are (1) covenant breaches, (2) idolatry, (3) bloodshed, and (4) immorality. If these four issues are not dealt with effectively, the two central columns—the church in the workplace and the transfer of wealth—will be hindered.

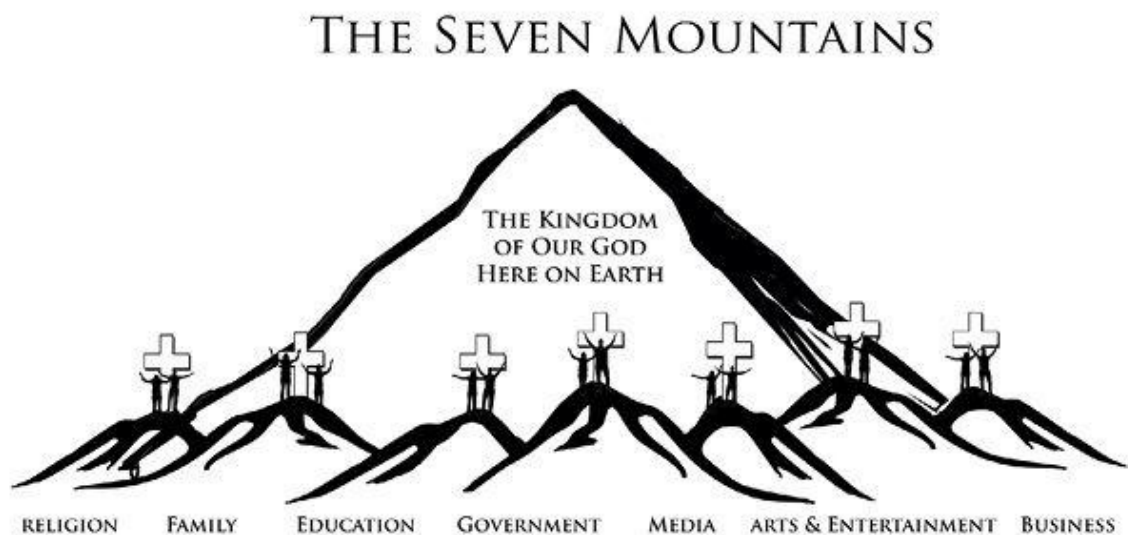
The Seven Mountains

Speaking of the church in the workplace, let's elaborate a bit on the concept of "the workplace." Earlier, I tried to explain my belief that God's people constitute the church, the *ecclesia*, not only when they are gathered together on Sunday but also when they are scattered, Monday through Saturday.

A useful tool for conceptualizing and strategizing the advance of the kingdom in the workplace is the template of the Seven Mountains. We are indebted to Lance Wallnau for bringing this concept to the attention of the body of Christ in recent years. According to Wallnau:

The Church lacks cultural power because it focuses on changing the world from within the Church Mountain rather than releasing the Church into the marketplace to leaven all seven mountains....Taking the Gospel into all the world is no longer a simple journey of geography. The world is a matrix of overlapping systems or spheres of influence. We are called to go into the entire matrix and invade every system [mountain] with an influence that liberates that system's fullest potential.⁸

If we look at society in general, in any part of the world, we find that it is molded by the seven mountains Wallnau identifies: Religion, Family, Education, Government, Media, Arts & Entertainment, and Business. On each of these mountains, influence flows from the top down, not from the bottom up. Therefore, our objective should be to do whatever is necessary to position kingdom-minded believers at the top of each mountain.



We cannot hope for sustained social transformation by transforming only two or three of the mountains—all seven need to be transformed simultaneously.

Since there is a church in the workplace, as we have established—and since, in my opinion, God has assigned apostles and prophets as the foundation of the church (see Ephesians 2:20)—it is then reasonable to conclude that God has placed apostles and prophets on each one of the Seven Mountains, not just on the mountain of Religion. I said this earlier, but it is worth repeating: I am aware that this relatively new idea understandably poses a threat to many leaders on the mountain of Religion who have long assumed that all government of the church is located within the realm of their mountain. My counsel to them would be that they should consider a paradigm shift if they hope to participate in the new movements of God and in the great transfer of wealth. Once again, the only figure on the graphic with arrows indicating action is “Workplace Apostles.” Unless and until a critical mass of leaders on each mountain is activated and affirmed, I do not believe that God will release the wealth we expect.

God’s Kingdom Is Expanding

I want to conclude this chapter with a word of encouragement. Two thousand years have come and gone since Jesus invaded the kingdom of Satan with the kingdom of God. Although things may not be happening as rapidly as we might like, God’s kingdom has been coming to earth as it is in heaven since the time of Jesus. The human race is in much better condition, with people enjoying more fulfilling lives than before Jesus came. True, we still have our share of serious social problems, such as injustice, corruption, sex trafficking, war, poverty, violence, abortion, disease, and the like. Sometimes, these issues hit so close to home that it is hard to believe that the world, in general, is improving. Satan’s kingdom is not yet entirely dismantled, so he still has power to generate the kinds of evil I have just mentioned, and more besides.

Nevertheless, he does not have as much power as he used to. For starters, human life expectancy today is double that of 2,000 years ago. Worldwide prosperity has increased to the point that more families have land, shelter, transportation, and means of communication, such as computers and cell phones. Wars and slavery are now exceptions to the rule of everyday existence, unlike the way they used to be. I was very encouraged to read Steven Pinker’s book *The Better Angels of Our Nature*, which details how, over the centuries, violence has measurably decreased throughout the world.⁹ And poverty? World demographics show that, whereas in 1990, more than 40 percent of humans were living below the poverty level, by 2010, that number had fallen to less than 20 percent, and it

is expected to continue its downward trend.¹⁰

Some people might argue that these positive changes are not necessarily the direct result of the activities of God's people. To them, I would say that they have a point—to an extent. For one thing, I believe that everyone can agree that for two thousand years, God's people have been praying, "Your kingdom come, Your will be done on earth as it is in heaven," and that God has been answering that prayer, even though His vehicles for accomplishing it have not always involved the church. A vivid example from contemporary experience is the dramatic reduction of poverty in China. In a single generation, the government of China has freed some 500 million people from poverty, a number greater than the entire population of the U.S. In this case, surprisingly, the vehicle has been a Communist government. And, as we might note, in order to accomplish this feat, Chinese leadership has had at its disposal vast amounts of wealth. In fact, at this writing, China is poised to supplant the U.S. as the largest economy in the world.

One might wish that this kingdom-oriented social change would have been spearheaded by God's people rather than by professed atheists. My hope and prayer is that, in the future, things will be different. As kingdom-minded and kingdom-motivated believers rise to positions of influence in all Seven Mountains, they will be the ones whom God will use to bring about even more rapid and more profound social transformation. As this takes place, we will be fulfilling Jesus' Great Commission.

In the next chapter, I will introduce you to a kingdom-motivated businessman who has made a significant difference in the wave of transformation.

1. Ed Silvoso, *Transformation: Change the Marketplace and You Change the World* (Ventura, CA: Regal Books, 2007), 38. Emphasis is Silvoso's.

2. Carlos Puig, "Cities of God," *Nytimes.com*, http://latitude.blogs.nytimes.com/2013/06/13/cities-of-god/?_php=true&_type=blogs&_r=0 (accessed October 8, 2014).

3. Cindy Jacobs, *The Reformation Manifesto: Your Part in God's Plan to Change Nations Today* (Minneapolis, MN: Bethany House Publishers, 2008), 19–20.

4. For a more complete explanation of this idea, see C. Peter Wagner, *On Earth as It Is in Heaven: Answer God's Call in Your Life and in the Church* (Ventura, CA: Regal Books, 2012).

5. Resolution 7: "The New Order of the Latter Rain," Minutes of the General Council of the Assemblies of God, 1949, and "Endtime Revival—Spirit-Led and Spirit Controlled: A Response Paper to Resolution 16," subsection "Deviant Teachings Disapproved," issued by the General Presbytery of the General Council of the Assemblies of God, August 11, 2000. Both of these papers are available from the Assemblies of God, 1445 Boonville Avenue, Springfield, MO 65802.

6. For a more detailed discussion of this position, see C. Peter Wagner, *The Church in the Workplace*

(Ventura, CA: Regal Books, 2006).

7. For more information on strategic-level spiritual warfare, see C. Peter Wagner, *Warfare Prayer: What the Bible Says About Spiritual Warfare* (Shippensburg, PA: Destiny Image, 2009); Cindy Jacobs, *Possessing the Gates of the Enemy: A Training Manual for Militant Intercession* (Grand Rapids, MI: Chosen Books [a division of Baker Publishing Group], 1991, 1994); and Rebecca Greenwood, *Authority to Tread: An Intercessor's Guide to Strategic-Level Spiritual Warfare* (Grand Rapids, MI: Chosen Books [a division of Baker Publishing Group], 2005).

8. Lance Wallnau, "The Seven Mountain Mandate," in *The Reformer's Pledge*, comp. Ché Ahn, 187–188 (Shippensburg, PA: Destiny Image, 2010).

9. Steven Pinker, *The Better Angels of Our Nature: Why Violence Has Declined* (New York: Viking Penguin [a member of Penguin Group], 2011).

10. Laurence Chandy, Natasha Ledlie, and Veronika Penciakova, "The Final Countdown: Prospects for Ending Extreme Poverty by 2030," The Brookings Institution, 1775 Massachusetts Avenue, NW, Washington, DC 20036.

STARTING A KINGDOM BUSINESS IN GOD'S ECONOMY: THE TESTIMONY OF MANI ERFAN

As I stated earlier, Christians who are an expression of “The Church in the Workplace” are the most suitable ones to receive the great transfer of wealth into the kingdom of God from the outside world. In this chapter, I would like to share the inspiring testimony of a brother in Christ who has received this transfer of wealth and is using it to extend the kingdom of God throughout the world. The rest of this chapter is Mani Erfan’s God-breathed personal testimony.

“I promise you, Papa, I will succeed!” Those were my final, tearful words as I bade my father good-bye. It was 1983, and, a year earlier, my family had fled the desolate, war-torn country of Iran to build a new life for ourselves in England. But now, at just sixteen years old, I was leaving England with even greater hopes for a successful life in America—and I was going all by myself. As I left my dad standing at the gate at Heathrow Airport, I called out again, “I will make you proud, Papa.” My brave personal dream was to go to the United States and become a success, no matter how much work it would entail.

For the next several years, with the money my father was able to send me, I attended college at the University of Florida, majoring in chemical engineering. I knew that, as an engineer, I would be able to get a good job and live the American dream. I was not a Christian at the time, and I had no intentions of becoming one. I had been raised in Iran as a Shiite Muslim, but none of that was as important to me as becoming a financial success in this new land of opportunity. The greatest miracle of my life is that God had so much more in His plan for me!

He Is the God of the Supernatural!

July 14, 1987, was the day of my first supernatural experience with God—a day that changed my life forever. I was twenty-one years old and still in college.

I remember it as if it was yesterday, although nearly thirty years have passed since then.

I woke up that morning with a heavy heart, overwhelmed by the significant problems in my life. I was in debt; I had married, but my wife was threatening to leave me; and I was facing felony charges from the United States government for a crime I didn't commit. With a major court date just nine days away, my life seemed to be careening out of control.

Strangely, for this Muslim young man, the only people who were sticking by my side were a couple of Christians who had befriended me. That afternoon, they shared with me about Jesus Christ, the Savior of their lives. I didn't intend to become a Christian that day, but after hearing the gospel story so clearly, something supernatural came over me, and, for an hour, the only words I could repeat, over and over, were "Jesus Christ is my Lord and Savior!" After sharing this conviction with three different people, I dropped to my knees and prayed, "God, please help me! Lord, save me and deliver me!"

I didn't fully know who Jesus really was, nor did I understand His miracle-working power; but, in my deep need, I prayed the prayer of "hope for the hopeless" to a God I hardly knew: "If You save me from this disaster, Lord, I will serve You for the rest of my life."

At that very moment, the peace of God overwhelmed me. His peace flowed through me, and I knew in my heart that, somehow, everything was going to be okay. I began to sing a song of praise to the God who had been foreign to me all my life. But now, I wanted to know who He was and who He was calling me to be.

Financial Miracles Begin

The very next day, I went to the bank and experienced the first financial miracle of my life. A supernatural deposit of \$2,000 had been registered to my bank account. Where had the money come from? I was in awe. God had supernaturally provided for me. I had not asked for the money; I had not planned to receive it, but it was there. I knew that God had used some human agent to deposit the money, but I never discovered what happened or how it got there. The rest of the week was a continuous series of miracles, and, by Friday, all my other problems had been solved.

Overwhelmed by the goodness of God, I determined to know and serve Him as long as I lived. It's important for me to point out that God had decided to bless

me with financial miracles from the earliest days of my salvation. From those first days, I experienced that God is my Peace and my Provision.

Now, nearly thirty years later, I live every day of my life in the middle of a financial miracle. For the sake of extending the gospel, I am personally walking in the promise of God's Word found in Proverbs 13:22 (asv): "*The wealth of the sinner is laid up for the righteous.*" This is the transfer of wealth, promised by the Lord, for the express purpose of *blessing and extending the kingdom of God on earth today*. But the road to this transfer of wealth has not always been easy, and I have learned many vital spiritual lessons along the way that I would like to share with you.

“The Money Was Filling the Church”

In the years following my salvation, I graduated from the University of Florida with high honors as a chemical engineer, and my wife and I moved to Texas, where I worked in the chemical catalyst business, selling chemical products for the oil refining industry. That is when God began to speak a prophetic word into my life about my future.

One Sunday morning, in 1991, I was at my home church—the original Lakewood Church in Houston, Texas, led by Pastor John Osteen. Before the church service, an African-American woman whom I did not know approached me and said, “Young man, I know you will be a wealthy man one day.”

“Why would you say that?” I asked.

“As you walked into the church,” she replied, “I saw money falling out of your pockets everywhere you stepped, and *the money was filling the church.*”

Amazed, I responded, “Thank you! I will receive that by faith.”

Her prophetic word blessed me abundantly that day. It increased my faith that God was going to use me to bless His people.

Here are two important points for experiencing the transfer of wealth in your own life. First, understand the ultimate reason for this transfer of wealth: so that *the money can fill the church*. This money will be used to extend the kingdom of God on this earth. Second, *be open to receive the prophetic word in your life*. I believe that this was a key factor in my personally experiencing the transfer of wealth. Whenever the prophetic word is spoken into your life, believe it and receive it. Believe the Word of the Lord, believe His promises, believe His prophetic word in your life, and receive it, even though, at the time, there may be nothing in your life that seems to substantiate it. God's wisdom stands on its

own. Believe the prophetic word, because it is a living word, an enabling word, and an activating word.

During this time of my life, I was being mentored by a spiritual father, an older Iranian Christian named Emir, who owned a successful rug business and had also founded a vibrant ministry to reach Iranians for Christ. Emir supported me in my walk with the Lord and introduced me to the concept of becoming a successful businessman who could use his wealth to advance the kingdom of God. Through Emir's spiritual mentoring, the seeds for my work of furthering the gospel were planted. God was calling me to minister to Iranians, both in the United States and in the Middle East.

Thinking of all the people trapped in the darkness of Islam, I earnestly prayed, "Lord, I want to be a successful businessman so that I will be able to minister the gospel without having to ask for money from others. I want to have enough funds to be self-sufficient, as I help to expand Your kingdom." The prophetic destiny spoken into my life by that unknown woman in church, and my own desires to serve the Lord, began to mesh together.

Learning to Be a Servant

In 1994, after three years of working in the catalyst oil refining business, I took a new job with a metal recycling company that was associated with the oil industry. The CEO presented me with a challenging sales quota and the promise of a \$100,000 commission if I reached it. That year, I worked as never before, striving to reach the goal set before me—and I did it!

However, as I stood before him in his wood-paneled office at the end of the year, my boss confessed, "Mani, I never believed you would sell enough to earn that commission. I cannot pay you a hundred thousand dollars. Perhaps I can give you twenty thousand dollars."

I walked out of his office and stormed into the warehouse, pacing in frustration and anger. I had worked so hard for the organization. I wanted to leave—to walk out that day and never come back. But the Lord spoke to me clearly, saying, *Mani, don't leave.*

"But, Lord," I responded, "they stole from me; they lied to me."

The Lord said, *That is the system of the world. But they are not your supply; I am your supply. Stay here; learn all you can. It is like a college to you. Someday, you will be many times richer than they are. Just learn everything you can about this business.*

With all my heart, I believed that the Lord was also saying, *Mani, be a servant to them; learn as a diligent servant.*

With all of my boss's business experience, he was uniquely able to provide me with the tools I needed to become a future success. Learning from others is such an important part of preparing for the transfer of wealth from the kingdom of the world to the kingdom of God.

How do you learn to be a successful businessperson? You learn from someone who is already a success. God opens the doors for many Christian men and women to learn a business or a trade from someone else. Or perhaps God gives them the wisdom to improve on a design for a piece of equipment or to develop a lucrative business idea. But, in order for any of this to happen, you have to be serving and learning in the place where God has called you to be.

I believe that the context of learning from the Lord is through servanthood. As Christians, we are called to serve others. We are called to serve Christians, and, at times, we also are called to serve unbelievers, as Joseph did in the Old Testament when he served both Potiphar (see Genesis 39) and the pharaoh of Egypt (see Genesis 41:1–45). Even though the harsh treatment Joseph received, including imprisonment, was unjust, he still served those whom God had placed over him.

For the seven years I worked for this metal recycling company, I had to serve another man. I wasn't always treated ethically, but I still served him. I didn't reduce my effort, even after he lied to me. The Lord's message to me was clear: *Serve him well!* We are called to be diligent servants in the Spirit of Christ, even serving those who treat us unjustly.

What is God's real purpose for servanthood? I believe it is to build our Christian character so that He can entrust us with spiritual leadership. For when He can entrust us with spiritual leadership, He can also entrust us with wealth—both heavenly wealth and earthly wealth. Don't react improperly; don't rebel. Have diligence and patience; believe God's promises. Let things take their course according to God's plan.

“I Want You to Start a Business”

In 1998, I was sitting in my office when the Lord spoke to my heart once again. This time, He said, *Mani, I want you to start a business.*

“Yes, Lord, I've been waiting for this,” I replied

I want you to set up a catalyst business.

I was in shock. I was certain I couldn't have heard Him correctly. "Chemical catalysts for oil refineries, Lord?"

Remember, this was the industry I had worked in five years earlier. The catalyst business was a multibillion-dollar industry. There were only seven or eight companies in the world (all multibillion-dollar firms) that sold catalyst products, and their customers were huge oil corporations—Exxon, Chevron, Shell, and the like. It was a technically complex industry with extremely high financial risks involved.

"There is no way, God," I protested. "I have no infrastructure. I don't know how to manufacture it; I only know how to sell it. I don't have millions of dollars to invest in it. God, it's impossible! Chevron, Shell, Exxon—these multibillion-dollar companies would *never, ever* listen to me. I'm nobody."

I struggled with this idea for a year. Then I put it out of my mind completely.

I was in the highest level of management in my current position. After seven years of hard work, I was running the entire company and earning more than \$250,000 a year. My wife and I had just welcomed a baby girl a year earlier.

Then came the quiet voice of the Lord, speaking once again to my heart: *Leave your job, Mani. Start the catalyst company.*

"No, Lord. How can that be? My life is good, Lord. I don't want to change it."

The Holy Spirit responded with a question: *Mani, how much money could you give Me today if you were to offer me ten percent of your income?*

"About thirty thousand dollars a year, Lord," I answered.

What can I do with thirty thousand dollars a year? I want you to invest more in My kingdom.

I realized that, considering the enormous need for people throughout the world to hear the gospel, my offering of \$30,000 would make a minimal impact for God's kingdom. I wanted to make a bigger impact, especially with my growing desire to reach the Iranian people with the gospel of Christ.

Mani, you are a slave to this corporate system, God spoke to me. You work sixty to seventy hours a week. You have limits to your salary; I am a God with no limits. You spend countless hours and weeks in your work, and you earn pennies. I will take your minutes and seconds and make you dollars.

Time was value, and time was money. As it turns out, I was spending my time inefficiently when it came to kingdom business. In God's economy, He is able to give you an exponential return on your time. God is able to redeem the time you spend (see Ephesians 5:16) and make it work better for you. God wanted my time to be used His way. That is so important to remember.

Paying the Price of Obedience

In order to be a successful businessperson, you need to be willing to pay the price; it takes long hours and hard work. And it takes obedience to the leading of the Lord.

I discovered so many truths on this journey. One of those truths was an important lesson: What you think you really want to do is not always what the Lord is calling you to do! Does that seem strange to you? Remember, He tells us, *"My thoughts are not your thoughts, neither are your ways my ways"* (Isaiah 55:8 asv).

I didn't want to walk the way of a high-risk business venture. I wanted to restrict myself to the metal recycling business—a business I knew I could handle all on my own. But God wants to take you to a place where you have to rely solely on Him so that He will get the greatest glory. It is a place where your faith alone can take you. *Obedience, through faith, can take you to places that your ability and your imagination cannot.* The boundaries of your life are limited only by your faith and your obedience. These are two critical elements of any successful business venture, especially when you are dealing with the God-directed transfer of wealth. It requires great faith and tremendous obedience. They are both parts of the same picture.

Finally, in April 1999, God spoke to me clearly, saying, *Mani, leave today; resign immediately, or you will lose the opportunity.*

"Lord, do You really want me to start the catalyst business?"

Yes.

I cleaned out my desk, gathered my belongings, and walked out of my office. As I left, I said, "I am leaving today. I am sorry, but I have to go."

I had finally done it—I had obeyed the Lord. And I felt a release.

In His supernatural wisdom, God had already provided a connection with Jim McKimmy, a successful Christian businessman who had become my friend. When I approached Jim about this new venture, he told me he was too busy to

undertake any additional projects. He was already a millionaire and was working between 80 and 100 hours each week in his other business ventures.

But, even as he said no, Jim was intrigued. He went to the Lord in prayer, and God told him, *Jim, this is your commission. Go help this young man.* At thirty-two years old, I needed a mentor, and God supernaturally sent Jim as His provision. As an older man of God, Jim was not only my spiritual mentor but also my emotional cheerleader and financial support. He became my partner and invested half a million dollars into the catalyst business. Partnerships are a divine principle; they should not be based on human understanding. With a partner sent to you by the Lord, you can do things that you never could have done by yourself.

The first two years of our business journey were full of obstacles and detours. Only a few weeks in, I was sued by a previous employer. This shook me up—and rattled Jim, as well—and I was overwhelmed by the fear of failure and by the immensity of the task before me. I faced the very real possibility of losing everything. My life was shaken to the core.

I prayed, “God, I don’t know if I can make it,”

In my spirit, I heard the Holy Spirit respond: *Thank you for obeying Me. Thank you for trusting Me. There is no one else in the catalyst business who knows Me or proclaims My name. I will make My name known in the catalyst world. They will marvel at the business I create, and they will recognize that I created it.*

I went to Jim with renewed faith and said, “This is God’s business; this is the kingdom world.” We were both strengthened in the power of the Lord.

Shortly afterward, the legal suit against me was dropped, and things began to fall into place. We had an immense financial breakthrough when an overseas banking institution issued us a line of credit worth several million dollars. We called it our “miracle line of credit.” Once again, “the wealth of the heathen was transferred to the righteous.” (See Proverbs 13:22; Zechariah 14:14 kjv.) That line of credit grew over time. The bank lent us the money to develop and manufacture the product and then waited to be paid back until we had received payment from our customers. We were never pressured with deadlines by which we had to pay back that credit line. No other banks operated like that, especially for a brand-new company like ours. We were walking in God’s favor.

When you trust God and step out in faith, favor follows you. Today, fourteen years later, that bank still assists us with our cash flow. This is an ongoing

miracle that demonstrates how God works. He is not bound by man's rules; He creates new rules.

A Major Financial Breakthrough

I would not want to relive those first two difficult years. Even after we began producing our catalyst product, we had few customers; our faith was stretched like never before. I was barely making \$30,000 a year. I learned to be meek and humble, listening for God's voice. Although I had always been successful in sales, I heard "no" hundreds of times before I heard "yes." I felt like I had very little left; I was at the end of myself, once again.

Finally, I cried out to the Lord, "If I don't get an order by tomorrow morning, I'm quitting." I had received plenty of job offers from other chemical companies; I could have landed a great new job.

The next day, an order was sitting on my desk—for only \$2,000. I started to laugh and also cry. It wasn't much, but it was an answer to my prayer. God didn't want me to quit. So, I stayed the course.

If you want to be a participant in the transfer of wealth, you are going to be tested in the valley of the fight. Jesus obeyed and fulfilled all righteousness; and yet, He was still tested in the wilderness. (See Matthew 4:1–11; Luke 4:1–11.) God tested me so that I could ask myself, *Am I going to quit at the first sign of trouble, or am I going to stay the course?* It was God who sustained me.

In December 2001, exactly two years since the day we started our company, the test of our faith was finally over! We had a major breakthrough. The orders started rolling in, and we received \$2 million in sales in the month of December alone. One month later, I was able to pay back every cent that Jim McKimmy had invested in startup funds. Jim and I are still in a successful partnership today. Our company, UNICAT Catalyst Technologies, Inc., has thrived ever since.

During those first two difficult years, I learned some hard truths from the Lord. Whenever I compromised or lied in any way to get an order, there was no blessing and, generally, no order. Every compromise had repercussions down the road that cost me. Compromises in quality ended in complete disaster. God did not allow me to cut corners or get away with anything unethical. That was good. It was God's business.

In the last twelve years, UNICAT has been a tremendous financial blessing to us. We are not a mega-billion-dollar company, but, in customer contact, we are right up there. Those giant corporations that I expected to laugh at us and never

give us their business—Exxon, Shell, Chevron, British Petroleum—are now our customers. We started out manufacturing and selling one product, and we now have 115 different products on our line. Some of them we patented ourselves. With twenty-six employees, we are a \$30 million-dollar company—and we are debt free! For years, I thought it would be impossible to ever become debt free. But today we are a cash-based business.

In the chemical/oil refinery world, we are recognized and respected. There are the seven giant catalyst companies, and then there's us, the eighth catalyst company, conducting business worldwide.

I always tell my customers and my competitors that it's all to the glory of God!

Extending God's Kingdom on Earth

Throughout the last twelve years, as we have prospered financially, the Lord has given me ministry opportunities beyond my wildest expectations. We have a TV ministry that broadcasts the gospel message by satellite to an audience of over one million people in Iran and other countries in the Middle East, where it has changed thousands of lives for Christ. I have had the privilege of training underground pastors throughout the Middle East. Radical Muslims have become friends of Christ and the "young Pauls" of today. Former prostitutes, drug dealers, religious police, and even Muslim clerics have become disciples of Christ. We have given hope to a hopeless generation. We have the privilege of discipling the nations for Christ.

Through the great transfer of wealth, hundreds of thousands of dollars have been invested into the kingdom of God. We have been blessed to hold ministry conferences around the world, to conduct humanitarian efforts in feeding hungry refugees in the Middle East, and to supply water wells to those in need in Africa. With the transfer of money that God has provided, I can travel to remote parts of the globe, seeking opportunities to show the love of Christ in the most tangible of ways.

Ultimately, this is God's purpose in the transfer of wealth from the hands of the wicked to the hands of the righteous. The wealth is coming from megacorporations that do not belong to the kingdom of God. We are receiving their money and transferring it into a labor of love for Christ.

When we have been approached by the larger catalyst companies that would like to buy us out, I always share the testimony of what God has done through

this business. The Lord told me so many years ago that His name would be lifted up in the catalyst business, and His prophetic word is coming to pass today!

Once again, for the sake of extending the gospel, I am personally walking in the promise of God's Word found in Proverbs 13:22 (asv): "*The wealth of the sinner is laid up for the righteous.*"

WEALTH TRANSFER IS COMING

What God has done for Mani Erfan is just the tip of the iceberg. I would like to suggest that a word from God to His people today can be found in Isaiah 60:4–5:

Lift up your eyes all around, and see: they all gather together, they come to you; your sons shall come from afar, and your daughters shall be nursed at your side. Then you shall see and become radiant, and your heart shall swell with joy; because the abundance of the sea shall be turned to you, the wealth of the Gentiles [nations] shall come to you.

Look at that word “see,” which appears twice. Seeing what is not yet there implies faith. What is faith? “Faith is the substance of things hoped for, the evidence of things **not seen**” (Hebrews 11:1).

As I mentioned in the first chapter, a number of Christian leaders today agree that God is poised to release enormous, unprecedented amounts of wealth for the advancement of His kingdom here on earth. I believe that the timing for this is very near and that we must begin to take steps that will prepare us in every way possible for this great transfer of wealth. Many people have faith that the wealth of the nations is truly coming.

In his revealing book *The Future War of the Church*, Chuck Pierce includes a strategic chapter called “The Transference of Wealth.” In it, he refers to Jesus’ statement to His disciples about the keys of the kingdom of heaven, and writes, “God is saying to us in this hour that He is ready to give us keys. These keys will unlock the supply we need to advance His covenant purposes.”¹¹ Pierce goes on to say that, in order for us to receive and use the keys, we must identify the “illegal domination of demonic structures from region to region”¹² and then recognize that “apostolic authority must be established in a field if we are to reap the harvest in that field.”¹³ In other words, if we take Pierce’s statement as authentic prophecy, which I do, there seems to be an important, most likely an *essential*, relationship between this divinely ordained transference of wealth and

the gift, office, and ministry of the apostle. I attempted to lay some groundwork for this relationship in chapter 1.

Pierce further elaborates:

How apostles are received is a key measuring stick as to how the Lord will release blessings or judgments on a territory. Apostles also have authority over the demonic rulers of a region. They have the ability to demonstrate supernatural power that draws a whole region to our life-giving God.¹⁴

From this, I think it would be reasonable to conclude that if full-scale spiritual warfare is to be waged in a region, the generals of that warfare will most likely be apostles, especially in the six mountains aside from that of Religion. Intercessors and prophets are also essential, but without apostles, intercessors and prophets can expect only limited effectiveness.

According to the way I read history, the Second Apostolic Age began in 2001. I am aware that some would disagree, but I am comfortable with this interpretation. The First Apostolic Age covered only the first three centuries or so of the church's existence. This Second Apostolic Age has brought us a new assignment from God. A significant step forward in the 1990s was achieved by broadening our focus from solely individual salvation to include transformation of society, as well. At that time, we began with a *pastoral* approach, frequently using the slogan "Reaching Cities for Christ." In the 2000s, however, we moved into a more *apostolic* approach, with a stronger slogan: "Ruling Cities with Christ."

How does this involve wealth? Allow me to explain.

Buy a Country?

In 2006, I was in South Africa when an apostle I had become acquainted with asked me a surprising question: "Peter, do you want to buy a country?"

I was so curious to discover what was behind the question that I quickly responded, "Yes! Which country?"

He answered, "The Democratic Republic of Congo."

To continue the dialogue, I said, "Okay. How much?"

He began to explain how the nation had been deteriorating over the past years. Government, business, and education were all in a state of chaos. Disease was raging. Corruption had become the rule, not the exception. Factions of people were at war with each other. Crime was sweeping the nation. Hunger and

poverty were rampant. Misery prevailed. That was the bad news. But the good news was that my friend and other apostles had finally succeeded in bringing substantial unity to a church that had previously been feuding and was badly divided. Through the years, the gospel had penetrated the DRC so that the majority of its population was Christian. For the first time, the church had reportedly become a potential political force. A national election was approaching. What would be needed for the Christians to prevail? Money!

According to my friend, the price tag for winning the election in each province would be a modest \$50,000 in U.S. dollars, and the presidency, a cool \$1 million. If some donor would come up with that amount, he could presumably buy the nation. I had no way of knowing how accurate those figures or projections were. But the principle behind them was valid. Elections can transform a society. And elections cost money.

Prophecies for Releasing Wealth

If you have an ear to hear what the Spirit is saying to the churches, you have undoubtedly heard in recent years more than one prophecy to the effect that God now wants to release tremendous amounts of wealth for advancing His kingdom. My sense is that we are not talking about seven or eight figures but nine or ten. Others may disagree, but the best I can deduce is that these prophecies began around 1992.

As an example, I recently heard Khian Seng Tan of Christian Growth Resources in Singapore tell an audience that he first received one of these prophecies in 1999. The essence of the prophecy was this: “I am about to pour out unprecedented wealth to My bride.” Tan pointed out that the time of life when many men spend the most money is when they get married. Their bride is a priceless possession. Jesus’ wedding with the church is rapidly approaching. Perhaps it is little wonder that He feels now is the time to spend extravagant money on His bride. Tan sensed that the indicated amount would be in the millions or even billions of dollars.

All of this is puzzling. It is puzzling because a steady stream of prophecies like this has been flowing for more than twenty years, but these financial resources have not yet been released in the magnitude anticipated. I personally have no doubt that we have been hearing the true word of the Lord. The prophets to whom I have been referring are not false prophets. And there are many of them. If it were just one lone prophecy, we might suspect that an individual mistook what he heard. But it is not just one. A substantial number of recognized

and respected prophets have been agreeing with each other and saying these kinds of things.

I have made a private list of potential sources of funding that have come to my attention over recent years. Some, I am sorry to say, have turned out to be fraudulent Ponzi schemes. Others needed one or two things to occur in order to generate the anticipated funds, but those things never materialized. In others, the money is actually in the bank or in certain kinds of funds in the quantities we have been talking about. However, obstacles to its transfer to the kingdom (none of them considered insurmountable, by the way) seem to have been preventing the release of these resources. All of these funds have been earmarked for the advance of the kingdom of God. The last time I looked at my list, I identified twelve potential sources of enormous funding, excluding the Ponzi schemes.

I think we can assume, then, that God desires to release this wealth. We know that the purpose of God's own heart is to seek and to save that which was lost (see Luke 19:10) and to demonstrate compassion for the poor. In short, it is to see His kingdom come to earth as it is in heaven.

How Is Wealth Transferred?

Biblically, there seem to be three major mechanisms for the divine transfer of wealth. Each can operate on its own, or the three can be combined.

1. A supernatural transfer of wealth initiated by God. As would be true of many of God's actions, it could be triggered by prayer, but not always. God may have His own reasons for causing wealth to be moved from one location to another; but, in any case, the wealth transfer is neither initiated nor produced by the recipient.

A good example of this in the Bible occurred when the Israelites left Egypt and headed for the Promised Land. There are numerous indications that, by the time they reached the wilderness, they were wealthy. Their riches obviously did not come as a result of their labors in making bricks without straw. Where did they come from?

[God said,] "I will give this people favor in the sight of the Egyptians; and it shall be, when you go, that you shall not go empty-handed. But every woman shall ask of her neighbor, namely, of her who dwells near her house, articles of silver, articles of gold, and clothing; and you shall put them on your sons and on your daughters. So you shall plunder the Egyptians." (Exodus 3:21–22)

2. Wealth creation initiated by the recipient rather than by God. The person

who ends up with the wealth is the one who produces it, by whatever means he or she selects. This is very common. It is the way that most wealth is obtained. Wealth creators who are kingdom-minded acknowledge that, in some manner, they have been supernaturally empowered by God in at least three ways:

God has provided them with a set of skills, experiences, and ideas—an inherent ability to generate wealth.

God has enhanced their skills and ideas. People are not static; they are always in motion. God helps them to move forward and to improve upon what they have. He provides new experiences to help them learn what to do and what not to do in order to secure wealth. Every year, they do better than the year before.

God has given them new skills and ideas. Not only do their inherent skills improve, but God also provides the creativity to latch on to “*witty inventions*” (Proverbs 8:12 kjv) and to develop abilities that they never previously had.

All of this interlocks with what many consider to be the most meaningful underlying biblical text dealing with the transfer of wealth—Deuteronomy 8:18: “*And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant...*”

I like to picture this Scripture as a sandwich. The meat in the middle is “*power to get wealth.*” But the sandwich is not complete without the slices of bread on top and on the bottom. The bread on top is “*remember the Lord your God.*” Although you may be the one who actually produces the wealth, you must recognize that it is God who “*gives you power*” to do it. And the bread on the bottom is “*that He may establish His covenant.*” That is Old Testament language for God extending His kingdom in the New Testament. The fundamental reason for the wealth, and the motivation for producing it, must relate to the kingdom of God—nothing less.

We see a good illustration of this principle in the life of Abraham (formerly called Abram). The Bible says, “*Abram was very rich in livestock, in silver, and in gold*” (Genesis 13:2). Right after that, it says that he went to an altar he had built: “*And there Abram called on the name of the Lord*” (Genesis 13:4). And as for establishing His covenant? God said to him, “*I am Almighty God; walk before Me and be blameless. And I will make My covenant between Me and you, and will multiply you exceedingly*” (Genesis 17:1–2). Abraham had all three pieces of the Deuteronomy 8:18 “sandwich,” so to speak.

3. Wealth repossession enabling the recipient to receive what is rightfully his

or hers. In the past few years, some prophets have begun talking about *replevin*, a word that is not familiar to most people but one that they claim came directly from God. It is a forensic term that refers to a legal decree enabling the recovery of goods wrongfully taken from their owner. This could come about through an inheritance, by the recovery of stolen goods, or as a rectification of fraud or deception. The recipient is usually expected to be proactive in the act of repossession. Certain things need to be done, or the desired transactions will not be completed. An unexpected check in the mail is possible but unlikely. Work and effort are usually required on the part of the recipient.

I often think of Zerubbabel receiving from King Cyrus of Persia, on behalf of his people Israel, what was rightfully his, which a former king, Nebuchadnezzar of Babylon, had wrongfully taken from Israel. (See Ezra 1:1–11.) This has to do with the rebuilding of Jerusalem, which I will examine more closely in a moment.

4. Combinations of all three. In a given case of wealth transfer, any combination of the above methods may occur. I believe that we find an example of all three in Joshua 24:13, which tells of what the Israelites received when Joshua led them into the Promised Land: *“I have given you a land for which you did not labor, and cities which you did not build, and you dwell in them; you eat of the vineyards and olive groves which you did not plant.”*

God initiated the possession of the land—they received what they had not worked for.

Joshua had to use his God-given skills and ideas to fight and win battles over the land.

The Israelites repossessed Abraham’s land, which was rightfully theirs.

I mentioned the Israelites’ leaving Egypt as an example of the supernatural transfer of wealth. But, upon further examination, one could argue that it was really a combination of different types of transfer. Why? Immediately after God told the Israelites they would not leave empty-handed, He sent out the women to *“plunder the Egyptians”* (Exodus 3:22). The women were actually the creators of wealth in that famous scenario!

Rebuilding Jerusalem

Social transformation, or the coming of God’s kingdom to earth, has been our stated goal for desiring the great transfer of wealth. We often mention city transformation as one of its facets. Along these lines, it is worthwhile to recall

that in the Bible, we have one of the most dramatic, thorough, and long-lasting examples of radical city transformation in the rebuilding of the city of Jerusalem after the Babylonians destroyed it when they took Israel captive in 582 b.c. King Nebuchadnezzar had destroyed Jerusalem, but seventy years later, King Cyrus began the process of restoration. First, the temple was rebuilt, and then the city walls were restored.

In the process, we can observe several combinations of the major mechanisms for the great transfer of wealth.

Rebuilding the Temple

This transfer of wealth was clearly supernatural because God was the One who initiated it, not by speaking to one of the prophets of Israel, as you might expect, but by speaking directly to the pagan king Cyrus. He commanded Cyrus to build Him a house in Jerusalem (see Ezra 1:1–2), and Cyrus was wise enough to listen. Cyrus commanded the people of his kingdom to “*help [their Jewish neighbors] with silver and gold, with goods and livestock, besides freewill offerings for the house of God which is in Jerusalem*” (Ezra 1:4).

This was also an instance of wealth repossession because Cyrus “*brought out the articles of the house of the Lord, which Nebuchadnezzar had taken from Jerusalem*” (Ezra 1:7). It later says that there were 5,400 articles of gold and silver altogether! Then, Zerubbabel stepped up to the plate, took charge of the transfer of wealth, and made sure it was used for the right thing—namely, rebuilding the temple in Jerusalem.

Restoring the Walls

Nearly seventy years after that, Nehemiah—an Israelite who was very close to the new king of Persia, Artaxerxes—discovered that Jerusalem had gone downhill; it was in a miserable condition, with no walls to protect the city. Money was needed to rebuild the walls. God did not initiate this particular transfer of wealth directly, so it began with Nehemiah, who prayed and went to the king. In this case, the wealth came in the form of the timber needed to build the walls, which the king freely granted. (See Nehemiah 2:8.)

Nehemiah initiated the process, but I still interpret the event as a supernatural transfer of wealth, because the Israelites ended up receiving wealth that they did not work for or produce themselves. Nehemiah gladly shouldered the responsibility and saw that the walls were rebuilt so as to last for centuries.

Why Has the Transfer of Wealth Been Postponed?

I mentioned earlier that the best estimate of the beginning of public prophecies concerning the great transfer of wealth, as declared by experienced prophets whose gifts and offices have been recognized by respected Christian leaders, is 1992. I must admit that I did not hear them back then, because, until around 2002, I had not sensed that the Lord was speaking to me about playing a role in kingdom finances. That is when I started paying attention to such things.

As I write this book, it has been twenty-two years since God began telling the body of Christ that huge amounts of wealth would be released for His kingdom. That is a long time, especially in light of the fact that most of the prophecies indicated that the transfer was going to occur “very soon.” Several times during the twelve years that I have been directly involved in the process, especially when circumstances seemed to indicate that we were finally moving across the threshold (to no avail!), I have had to take time to ask God about the reason for the delay. Whenever I have asked, His replies have indicated that it wasn’t because the funds didn’t exist but rather because the timing for their release was not yet right. Whenever I look back at these encounters, I am able to clearly see the wisdom of that revelation. The fact of the matter is, we honestly were not ready to receive the funds, even though we thought we were.

Practicing Patience

An unforeseen benefit of the frustration of waiting is that it has caused me, as well as many others, to mature in our patience. We have this assurance in James: *“The testing of your faith produces patience. But let patience have its perfect work, that you may be perfect and complete, lacking nothing”* (James 1:3–4). By and large, the apostles with whom I am associated have been exhibiting godly patience. Paul wrote, *“Truly the signs of an apostle were accomplished among you with all perseverance [i.e., patience]”* (2 Corinthians 12:12). Patience is inherent in the character of an apostle.

Even so, the temptation to lose one’s patience is ever present. A pitfall to be avoided is the urge to spend money that you don’t yet have. How does this happen? Suppose certain signs appear that cause you to be extremely confident that the time of financial transfer is at hand. You tell your friends, with all assurance, “The wealth is being released!” Then, you fall into the trap of imagining that you already have the wealth you dream of. You begin to dwell so intently on what you are going to do with the money that the goals you have in mind for that wealth may seem to be actually happening, at least in your mind. You may even go so far as to make financial promises to others. Then, when unforeseen circumstances suddenly arise, and the anticipated wealth is not

released, you may feel as though you have been hung out to dry! You had faith that the transfer was going to happen, and now your faith is dashed, replaced by frustration and impatience. Do not allow this to happen. It is a tactic of the enemy.

The great transfer of wealth has not come as quickly as any of us would have liked. However, we can derive a lesson from the life of Abraham. Take a moment to meditate on the following passage:

*For when God made a promise to Abraham, because He could swear by no one greater, He swore by Himself, saying, “Surely blessing I will bless you, and multiplying I will multiply you.” And so, after he had **patiently endured**, he obtained the promise. (Hebrews 6:13–15)*

No matter how long the transfer of wealth might take, let’s agree to “patiently endure.” After all, why not be patient? There is everything to gain and nothing to lose.

Reasons for the Delay

Meanwhile, there is no harm in analyzing the possible reasons for the delay. I don’t believe that God expects us to be passive. If we have made mistakes in the past, He expects us to face up to them, understand them, and correct them. If we have neglected to do some things that He has called us to do, He expects us to recognize them and do them. If there are new things to learn, He expects us to keep our ears and eyes open and be ready for change.

I do not pretend that my analysis of the reasons for the delay of the great transfer of wealth is exhaustive. Undoubtedly, there are others who would make substantial additions. But, for now, seven reasons stand out in my thinking that are worthy of consideration. I’ve tried to trace some of these thoughts back to the early 1990s, when God, through His prophets, began to inform us of where He wanted us to eventually go.

In my opinion, the wealth has not yet been released because...

1. We didn’t have the right government. The bulk of the funds to be released will be to advance the kingdom of God through the segment of the church that has been hearing what the Spirit is saying to the churches—those who have been moving into new wineskins in order to receive God’s new wine. I am aware that not all readers will fully agree on this point, but, to reiterate my position, the biblical government of the church is founded on apostles and prophets. (See Ephesians 2:20.) The gift and office of prophet began to be

reaffirmed in the 1980s, and the gift and office of apostle began to be reaffirmed in the 1990s. This may be an indication of why the prophecies of wealth started to occur in the early 1990s. However, it wasn't until 2001 that a critical mass of the body of Christ fully recognized the biblical government that led to the launch of the Second Apostolic Age. Even so, the transfer of wealth did not begin at that time.

2. We didn't fully understand God's purpose. Until recently, the understanding of most charismatically inclined evangelical Christian leaders was that God's supreme purpose for us was to save souls and multiply churches. We also realized that we needed to help the poor and oppressed as much as we could, but very few had tuned in to God's desire to see entire cities and nations transformed according to the values of His kingdom. We now know that God's assignment for His people is to take back the dominion of society that Satan usurped in the garden of Eden. In chapter 1, I called this the "dominion mandate." We still have some maturing to do, but I feel that we currently have enough of an understanding of God's purpose for the wealth He plans to release to prepare us to receive it.

3. We didn't have the right attitude. Since the time of Constantine, through the Middle Ages and onward, the church has been severely plagued by the curse of the spirit of poverty. It has been common for Christian leaders to look askance at material wealth and to conflate piety with poverty. Why would God release wealth to someone with such a negative attitude toward it? Fortunately, I think we are getting past this fallacy, and I will elaborate on it substantially in the next chapter. Many of us have begun to exchange our traditional monastic mind-set for a mind-set of prosperity, which helps prepare us to fulfill the role of kingdom-minded philanthropists.

4. We didn't have the full view of the church. For the most part, our idea of the church has been that it takes the shape of congregations of people who meet in buildings every Sunday under the direction of pastors and elders. Only recently has our view expanded to acknowledge that the people of God, the true *ecclesia*, continue to be the church Monday through Saturday, wherever they are—in the workplace, in the home, and so forth. There is one church, but it meets as a *nuclear* church on Sundays and functions as an *extended* church the other six days. Understanding this concept is essential if we are to build strategies for taking dominion and receiving wealth, and we have been making good progress on both points.

5. We didn't recognize the apostles of the workplace. The primary reason

why this full view of the church is necessary is that it has begun to open the way for apostles of the workplace, alongside apostles of the nuclear church, to be recognized and activated. It will not be possible for the church to transform society without the full participation of the apostles of the workplace. Remember the Social Transformation graphic from chapter 1? The only component with arrows, indicating motion, was “Workplace Apostles.” Only workplace leaders have the required skills and knowledge to influence the six mountains of culture besides Religion. More elaboration and implementation of this strategy are still needed, but I think that we are on the right road.

6. We didn’t have an efficient infrastructure in place for management of the funds. I feel that this obstacle to the transfer of wealth may turn out to be the final one. Later on, I will elaborate on this need for fund management in kingdom dimensions. It could well be that a chief reason for the delay in the great transfer of wealth is that the desired managers are not yet in place.

7. We didn’t have an adequate administrative structure to facilitate the distribution. In recent years, I have had the privilege of working with a number of fellow apostles in attempting to establish mechanisms for what I like to call “strategic philanthropy for apostolic distribution.” I believe we have some important pieces in place, but, clearly, we have much more work to do. Later, I will go into greater depth on the task of distributing the coming wealth.

The great transfer of wealth is coming. How soon? No one I know can fix an exact date. However, it is most certainly closer than it has ever been. Meanwhile, let’s agree to keep in mind God’s charge in Deuteronomy 8:18: *“You shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant....”*

11. Chuck D. Pierce and Rebecca Wagner Sytsema, *The Future War of the Church: How We Can Defeat Lawlessness and Bring God’s Order to Earth* (Ventura, CA: Renew Books [a division of Regal Books], 2001), 160.

12. Ibid., 161.

13. Ibid., 162.

14. Pierce, *Future War of the Church*, 164.

NEUTRALIZING THE SPIRIT OF POVERTY

My friend Barbara Wentroble has been analyzing some of the new things the Holy Spirit has been doing. She begins her list with “getting rid of a poverty mind-set.” Here is what she said:

...many prophecies are coming forth about the transference of wealth. God wants to position us to receive this wealth for Kingdom purposes. We must deal with any old religious or traditional mind-sets that can hinder our faith. Believe the Lord to bring in finances that will help you reach your destiny.¹⁵

Wentroble is one of many kingdom-minded leaders who are deeply concerned that a “poverty mind-set” is a formidable obstacle preventing God from releasing the wealth promised to His people. When the wealth does come, some of God’s people will receive it, but others will not. Those who remain bound by the spirit of poverty will miss out. Again, I believe that this pervasive poverty mind-set is actually caused by a demonic spirit from the world of darkness. It is not just a psychological malady that can be cured with therapy but an evil spirit that must be cast out.

Mark Pfeifer offers this apt description of the spirit of poverty:

The spirit of poverty pulls a blinder over our eyes and puts fear in our hearts. It steals our ambitions and dreams. It tears us down with reminders of what we lack and makes us feel lesser than other people. In the end, the spirit of poverty will drive us to the backyard with shovel and treasure in hand. It convinces us that the greatest victory that we could ever win would be not to lose. So we dig our holes and bury our treasures.¹⁶

The enemy is well aware that the great transfer of wealth will measurably accelerate the expansion of the kingdom of God and thereby weaken and reduce the kingdom of Satan. As one of the tried-and-true tactics designed to thwart, or at least delay, the transfer of wealth, Satan deploys this evil spirit of poverty with an assignment to impose a curse on God’s people, individually and collectively. My goal in this chapter is to provide some practical guidelines that will help you

to break the curse of the spirit of poverty, once and for all.

Prosperity Is the Will of God

The opposite of poverty is *prosperity*, an aversion to which resides within an alarming number of believers. I'll come back to this phenomenon more than once as this chapter unfolds, but, for now, I want to establish a biblical foundation for affirming that the will of God—not only for believers but also for the human race as a whole—is not for poverty but for prosperity.

In the Old Testament, this belief is backed up best by Deuteronomy 28. One of the longest chapters in the Bible, it is divided into two parts. The first part details the blessings that God wants to pour out on His people. The condition for receiving these blessings is that the people must obey Him and do His will. The second part of the chapter details the curses that the enemy will unleash on God's people if they choose to ignore or to disobey the Lord, thereby forfeiting His protection. The contrast between the two scenarios is dramatic.

Here is one of the numerous promises in the first part of Deuteronomy 28: *“The Lord will grant you abundant prosperity—in the fruit of your womb, the young of your livestock and the crops of your ground—in the land he swore to your ancestors to give you”* (Deuteronomy 28:11 niv). Generosity is part of the very nature of God.

A New Testament counterpart to this verse was written by the apostle John: *“Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers”* (3 John 2). We usually think of prosperity in terms of material possessions, but this Scripture shows that prosperity includes health and wholeness in body and soul, as well.

Multifaceted Prosperity and Happiness

Prosperity, then, is multifaceted. We could say that prosperity has a spiritual component (a strong personal relationship with God), a physical component (good health), a social component (positive relationships with other people and with society as a whole), and, of course, a material component (plentiful money and possessions). One way of putting it is that all of these four facets of prosperity combined would certainly make a person happy, which is the way God wants His children to be. The Bible says, *“Happy are the people whose God is the Lord”* (Psalm 144:15). Prosperity is another word for happiness.

Let's talk about happiness for a moment. Americans place a high value on happiness. Our Declaration of Independence affirms that human beings are

endowed by their Creator with certain unalienable rights, such as life, liberty, and the *pursuit of happiness*.

A few years ago, the prestigious Pew Research Center did a sociological study on happiness among Americans. When I read the study, I was quite impressed by the way the results seemed to follow the lines of the four different aspects of prosperity. For example:

Spiritual prosperity: “Those who attend religious services weekly or more often are happier than are those attending less often. Those who seldom or never attend services are the least likely to say they are very happy.”

Physical prosperity: “Healthier people tend to be happier.”

Social prosperity: The researchers admitted they did not fully know how to explain this, but “Republicans are happier than Democrats or Independents.”

Material prosperity: “Those with higher incomes are more likely to be very happy.”¹⁷

Before we go any further, are you ready for a humorous interlude unrelated to prosperity? The Pew study also commented on “what may be the most controversial non-finding of all,” as they put it. What could that be? “It turns out that there is no significant gap in happiness between dog owners and cat owners.” You can draw your own conclusions from that one!

Seriously, an important point I want to make here is that the spirit of poverty does its best to distance all those whom it can oppress from spiritual, physical, social, and material prosperity.

Prosperity and Sufficiency

As I will detail later, I confess that for most of my ministry career, I was oppressed by the spirit of poverty. Thus, I have some expertise in the matter. Among other things, I was terrified by any thoughts of being associated with the so-called prosperity gospel. For years, my mind was filled with horrifying case studies of individuals who used the pulpit to elicit personal gain rather than to exalt Jesus Christ. To distance myself from such people, I developed this slogan: “God does not promise us prosperity but only sufficiency!” I felt very pious as I was declaring this, both privately and in public.

Now that I have been delivered from the spirit of poverty, I can clearly see the flaws in that kind of thinking. Why would I ask God for sufficiency? Obviously, so that I can get what I need. When you think this through, however, you begin

to see how selfish it is.

Here is the way Mark Gorman puts it:

On several occasions people have told me proudly, “I am not greedy. All I want is enough to pay my bills.” My reply is, “Well, you may not be greedy, but you sure are selfish. You should want more than enough to pay your bills. You should want enough to have extra, so you can help someone else.”¹⁸

Look what the apostle Paul had to say about this: “*And God is able to give you more than you need, so that you will always have all you need for yourselves and more than enough for every good cause*” (2 Corinthians 9:8 gnt). Abundance is better than mere sufficiency.

Poverty Is a Curse

The opposite of prosperity is *poverty*. Poverty is the will of the devil. What does the devil do? He has assigned a powerful demonic principality to keep as many people in the world as poor as possible. If they stay poor, they will never prosper. I call this principality of darkness the “spirit of poverty.”

As I mentioned before, the first half of Deuteronomy 28 describes the blessings that God will pour out upon those who follow and honor Him. The second half describes the curses that will fall upon those who disobey God. To choose just one verse out of many to illustrate this, here is Deuteronomy 28:48: “*Therefore you shall serve your enemies, whom the Lord will send against you, in hunger, in thirst, in nakedness, and in need of everything; and He will put a yoke of iron on your neck until He has destroyed you.*” This is obviously not God’s “plan A” for creation. That is why we must do everything possible to neutralize the spirit of poverty.

Here is the way Chuck Pierce puts it:

The Bible teaches in no uncertain terms that poverty is a curse, and the Father does not want His children walking under a curse.

There is a lot of crazy thinking in the Church about this! Let me make this clear. Poverty does not make us holy. Most of the holy men in the Bible were not poor. Abraham was rich. Apart from one brief period of adversity, Job lived his life in incredible abundance. David was a king who enjoyed tremendous wealth.¹⁹

The Spirit of Poverty Has Entered the Church

One of the difficulties in attempting to rally God’s people to neutralize the

spirit of poverty is that, through the years, this demonic force has succeeded in bringing numerous churches and church leaders under its wicked spell. The good news is that more and more believers are being delivered from this curse in our day. The bad news is that it is still a serious reality.

How skillful is this spirit? So skillful that it has somehow succeeded in inculcating this mind-set into churches across the board: *Piety is directly related to poverty*. In other words, if you are going to be a truly spiritual person, in close touch with God, you cannot be rich; it's better to be poor.

To understand how this view became so prevalent, we need to go back in history. One of the worst things that happened to the church after the first two or three hundred years of its inception is that its leaders began to move from its original Hebrew mind-set to a Greek mind-set. The Greek mind-set characterized the Roman Empire, the culture in which most of the church existed after years of vigorous missionary work. The church began absorbing the culture. It came to a head when Emperor Constantine made Christianity the official religion of the whole empire.

According to the Greco-Roman way of thinking, human existence was divided into two worlds—material and spiritual—that were opposed to each other. The more material you were, the less spiritual you could be. One of the outcomes of this idea was the separation of clergy from laity in the body of Christ. Obviously, the great majority of Christians were “material” and were therefore not considered spiritual enough to be close to God. They were the “laity.” However, a certain few were able to renounce the material side of life enough to become spiritual, and they were the ones designated to connect the laity to heaven. They were the “clergy,” separated from the laity by ordination.

Among the clergy, as would be expected, some were more spiritual than others. As the years went by, a number of them decided to radically distance themselves from the material world by forming monasteries devoted to spirituality. These were the monks. In order to discipline themselves, monks took vows of poverty, chastity, and obedience. Today, Christianity, especially the non-Catholic segment, has not retained much of the monastic chastity and obedience. But, somehow, the ideal of poverty has persisted. I would classify it as an institutional curse. Like all curses, it needs to be broken!

Our Spiritual Heroes

To illustrate what I am saying, I'd like to point to two highly influential Christian leaders: on the Catholic side, St. Francis of Assisi (whose name the

current pope has adopted), and on the Protestant side, John Wesley. I'm sure that if *Time* magazine were to do a cover story on "The 100 Top Christian Leaders of History," both of these men would be featured. They are spiritual role models, authentic heroes of the faith, both of whom were characterized by what I like to call the "monastery mind-set" in regard to material possessions.

St. Francis was born to a rich family in Italy. His father operated a successful import/export business and had become a member of the elite social class. Unexpectedly, Francis, at the age of twenty-four, renounced his family inheritance. In a public setting, he stripped himself naked and returned his upscale clothing—a status symbol at the time—to his father. The Bishop of Assisi, who was present, was so embarrassed that he hurriedly draped his cloak around Francis's nude body. Replicas of that cloak constitute the robes that Franciscan monks wear today. Francis then insisted on solemnizing his marriage to "Lady Poverty" and started living on a subsistence income. In fact, just before dying, Francis removed his cloak and covered himself with a borrowed cloth, in order to stay faithful to his vows to Lady Poverty right to the end.

John Wesley, even though he regularly handled large amounts of money, held poverty in high esteem. He lived his life on only the bare necessities. It is reported that he said, "[When I die,] if I leave behind me ten pounds...you and all mankind [may] bear witness against me, that I have lived and died a thief and a robber." When he finally did pass away, the only money he left behind consisted in some coins in his pocket and in a dresser drawer.

When many believers hear stories like that, they feel guilty. They may say, "These are wonderful heroes of the faith—I should be like them." They feel that if they give their money away and exist on a subsistence income, God will love them more. The spirit of poverty has used the lives of such men to implant a "monastery mind-set" throughout the church.

Yet the fact of the matter is that a great majority of believers cannot bring themselves to carry out their desires to be more like St. Francis or John Wesley. Why? I do not believe it is because they are greedy or carnal or worldly. It is simply because they do not have the spiritual gift of voluntary poverty, which was possessed by both St. Francis and John Wesley. Allow me to explain what I mean.

In my books on spiritual gifts, I include a list of twenty-eight spiritual gifts, which God, at His discretion, distributes to the members of the body of Christ. We read in 1 Corinthians 12 that just as the parts of our physical bodies each

have their own functions for the benefit of the whole body, each believer also has been given a gift—or a combination of gifts—for the benefit of the church as a whole. To help believers discover the spiritual gifts they have been given, I include a concise definition of each gift, as well as a 135-question self-inventory to help facilitate the discovery process.

I conclude that there is such a thing as a spiritual gift of voluntary poverty. It is mentioned in 1 Corinthians 13:3: “*And though I bestow all my goods to feed the poor,...it profits me nothing.*” In this passage, Paul is contrasting the *fruit* of the Spirit, manifested primarily by love, with some of the *gifts* of the Spirit. For example, he affirms that the gifts of tongues (see 1 Corinthians 13:1) and of prophecy (see 1 Corinthians 13:2) will not fulfill their intended purpose without love. The phrase “voluntary poverty” is not used in the Bible, but I have found it helpful as a description of what Paul is talking about in 1 Corinthians 13:3. Here is my definition of voluntary poverty: “the special ability that God gives to certain members of the Body of Christ to renounce material comfort and luxury and adopt a personal lifestyle equivalent to those living at the poverty level in a given society in order to serve God more effectively.”²⁰

Just as not all the member parts of the human body are a liver or a tongue, not all the members of the body of Christ have the apostle gift or the missionary gift or the gift of leading worship or the gift of administration. “*If the whole body were an eye, where would be the hearing?*” (1 Corinthians 12:17). Some people, like St. Francis and John Wesley, may have been given the spiritual gift of voluntary poverty. We would therefore expect those believers who have the gift to emulate these heroes of the faith. But, by and large, not many people receive that gift. They have been given other gifts, instead. Most people do not need to adopt a *monastery* mind-set. They need a *prosperity* mind-set! And if they do prosper, there is no reason for them to feel guilty about it.

Was Jesus Poor?

One common tactic of the spirit of poverty is to deceive believers with the myth that Jesus was poor. If this were the case, then poverty would be an ideal attribute for all those who value Christlikeness—which would include most true believers. This is one of the wiles of the devil, designed to keep believers poor so that they will have little influence in advancing the kingdom of God.

Jesus was born into the family of Joseph, his earthly father. Joseph was a carpenter, and I think it is fair to assume that he was a good one. Good carpenters make a reasonable living. Jesus did not grow up in a poor family.

Joseph took Mary from their hometown of Nazareth to Bethlehem, where Jesus was born in the manger of a barn for livestock. Some say that this humble birthplace proves the fact that Jesus' family was poor. But this cannot be the case, because Joseph's "plan A" was to check in at the local hotel. He had plenty of money to pay for a decent room, but the hotel was full. There was no vacancy! So, Joseph went to "plan B" and arranged for space in the barn.

Soon after Jesus' birth, wise men came from the East to worship the Child. They did not bring trivial gifts. They regarded Jesus as a king and brought gifts fit for Asian royalty. I like the way in which Pastor Larry Huch describes it:

Christmas programs usually show three wise men around the manger with their little gifts: small boxes of frankincense, myrrh, and gold. A friend of mine researched the three wise men and their gifts. He discovered that gold was not the only priceless gift they offered Christ. Frankincense and myrrh are also precious substances. Furthermore, according to Matthew 2:1, there could have been many wise men. These gifts could have assured that Jesus and His family lived in comfort.²¹

When one attempts to calculate the value of those gifts, it is hard to come to an exact amount. But we know that Joseph soon took his family on a two-year excursion to Egypt, in order to escape the murderous intentions of King Herod. Two years in Egypt? Joseph must have had a considerable amount of money. I remember hearing Peter Daniels, one of the world's experts on money, talk about this. He calculated that the gifts of the wise men might have totaled as much as \$400 million! Even if that figure is too high, you can be assured that their gifts were worth a lot of money.

There are several Scriptures used by those who attempt to characterize Jesus as being poor. One such verse is 2 Corinthians 8:9: *"For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor."* This verse refers to Jesus' departure from heaven and arrival on earth, not His net worth on earth. Another is Matthew 8:20: *"Foxes have holes and birds of the air have nests, but the Son of Man has nowhere to lay His head."* This is simply a reference to Jesus' itinerant ministry. He did not live in a permanent home because He was continually traveling.

Thirteen people traveling together, as Jesus and His disciples did, is an expensive undertaking. We know that several women accompanied them. In Luke 8:3, the Bible is specific: *"Joanna the wife of Chuza, Herod's steward [business manager], and Susanna, and many others who provided for Him from their substance."* Chuza was the equivalent of Secretary of the Treasury for the

nation of Israel, so the “resources” they had at their disposal were likely to have been considerable.

In order to position ourselves that we might receive God’s intended blessing of prosperity, we need to get rid of any idea that Jesus was poor.

We’re Making Progress!

The spirit of poverty, powerful as it has been in the past, has been suffering significant setbacks in recent years. As I read current history, I think I can discern four notable steps forward in breaking the curses that this wicked principality imposes on people, on social units, and on institutions like the church. There undoubtedly are more than four, but these are the ones that have come to my attention.

1. The Word of Faith Movement

Starting around the early 1970s, a number of innovative leaders like Kenneth Hagin, Kenneth Copeland, Fred Price, and many others began taking God’s biblical promises of prosperity literally. They launched a frontal assault against the spirit of poverty in churches. Large numbers of people believed their messages and followed them. Rhema Bible Institute in Tulsa, Oklahoma, trained leaders from around the world to bind the spirit of poverty. Through this “Word of Faith” movement,” many believers began to enjoy prosperity—spiritual, physical, and material.

Not surprising, members of mainstream Christianity—including evangelicals, Pentecostals, and older denominations—were not prepared to accept such a radical paradigm shift from their religious poverty mind-sets. Unfortunately, some first-generation prosperity preachers went to great extremes in exhibiting personal opulence. Their newly adopted lavish lifestyles were distasteful to many observers. The negative feelings and opinions launched at these leaders gave the spirit of poverty a foothold to continue to promote its deception that “piety involves poverty.” The so-called prosperity gospel received extremely critical reviews from the mainstream Christian media. Happily, however, the pendulum has begun to swing back, as a second generation of Word of Faith leaders is now joining hands with other segments of the body of Christ. Whatever its mistakes might have been, the Word of Faith movement succeeded in dealing a significant blow to the spirit of poverty.

2. The Social Transformation Movement

I dealt with the social transformation movement in greater detail in the first chapter. I would point out here, however, that stressing a specific part of the

Lord's Prayer in Matthew 6:10—"Your kingdom come. Your will be done on earth as it is in heaven"—confronts poverty head-on, because there is no poverty in heaven. Among the leaders of this movement, a general consensus has developed that suggests that the final indication that any given social unit has been truly transformed is the eradication of systemic poverty. Obviously, this carries with it a severe setback for the spirit of poverty.

3. *The Church in the Workplace Movement*

As we saw in the graphic in the first chapter, the church in the workplace movement constitutes one of the columns supporting social transformation. In analyzing this, I mentioned the cultural gap between leaders of the nuclear church and leaders of the extended church, but I would like to add a bit more detail at this point.

In their sociological study of the differences between the two groups, Laura Nash and Scotty McLennan point out that "businesspeople and clergy live in two worlds. Between the two groups lie minefields seeded with attitudes about money, poverty, and the spirit of business—attitudes that can be summarized as those of the yea-sayers and naysayers of capitalism."²²

They go on to say:

The clergy tended to represent business as an aggregate concept, centered on money or profit....Accumulation of wealth had especially negative associations of idolatry, sin, materialism, false values, wrong priorities, selfishness, and, most of all, injustice against the poor....The association of business with profit, and profit with adverse religious meaning regarding money, was so automatic that the clergy tended to underestimate its force in coloring their views and distancing themselves from businesspeople.²³

The net result of exposing the poverty mind-set in the church will be a weakening of the hold that the spirit of poverty has had on Christian leaders for centuries. The idea that there is an extended church—the church in the workplace—and that its leaders are just as much "in ministry" as traditional clergy, is bound to forge new agreements between the two sides, which will soften the attitudes of clergy regarding financial prosperity. The gap is closing. More and more leaders are becoming comfortable with the idea that God calls some people to the *ministry* of making a lot of money. The spirit of poverty hates this!

4. *The Transfer of Wealth Movement*

This movement is the subject of this entire book, so I feel no need to elaborate

on the concept at this point. But it needs to be included in the list of what God is doing among His people in order to neutralize the spirit of poverty.

Moving from Poverty to Prosperity

I would like to suggest three steps for overcoming the spirit of poverty and thereby moving from poverty to prosperity.

Step #1: Listen to the Prophets

Let's take seriously what the Bible teaches in 2 Chronicles 20:20: "*Hear me, O Judah and you inhabitants of Jerusalem: Believe in the Lord your God, and you shall be established; believe His prophets, and you shall prosper.*" I feel sorry for leaders who are not aligned with prophets.

Again, I was demonized by the spirit of poverty for about fifty years. During my sixteen years of serving as a field missionary and living on subsistence income, I was lulled into thinking that bare sufficiency was enough, and that it was wrong to desire abundance. Even when we moved back to the U.S., and I began receiving a normal salary from Fuller Seminary, I felt guilty about spending money. I bought my clothes from the Salvation Army thrift store, I would not purchase an automobile with air-conditioning, and I insisted that our family of five eat one dinner per week that cost under \$1. I felt very pious!

God had to use a series of three incidents to fully break me of that curse.

The first incident had to do with a well-known prophet, Bishop Bill Hamon of Christian International (CI). Although I had heard much about him, I did not meet him personally until he came to the Post-denominational Symposium that I had convened at Fuller in 1996. After we had become acquainted, toward the end of the event, he took me, along with four or five of his CI colleagues, into a side room. He didn't know much about my background, but, nevertheless, he said that God had told him to break me of my "missionary spirit of poverty." He prayed fervently, then took money from his pocket and held it in his outstretched hand. His friends followed suit. He gathered the money and began to hand it to me. His next words were to the effect of, "This is a prophetic act to break the spirit of poverty. You must not tithe this money. You must not give it away. You are to spend it on you and Doris alone! Amen!"

I was speechless, but I listened to the prophet. The final amount came to \$170, a lavish sum for me in those days. My wife, Doris, and I took the cash to one of the most expensive restaurants in the city and enjoyed a wonderful meal, along with a nice bottle of wine. We agreed that this was not a bad way to live! The

spirit of poverty began to loosen its grip, but it took two more incidents for my deliverance to be complete.

Step #2: Operate in the Opposite Spirit

John Dawson, of Youth With A Mission (YWAM), in his book *Taking Our Cities for God*, teaches that a sound principle of strategic-level spiritual warfare is to visibly operate in the spirit that is opposite of whatever spirit is causing oppression. His example was the city of Cordova, Argentina, a place that was under the negative influence of a spirit of pride, as his YWAM team had discovered upon arriving there. Operating in the opposite spirit of humility, the YWAM team positioned themselves around the center of the city and knelt on the sidewalks, an expression of a humble heart. Dawson reports that this prophetic act caused measureable changes in the social situation of that city.²⁴

The opposite of the spirit of poverty, as we've said, is the spirit of prosperity. My advice is to do whatever is necessary to display a desire for prosperity. For spiritual prosperity, be filled with the Holy Spirit, go to church, pray, read the Bible. For physical prosperity, exercise, get proper medical exams, eat well. For social prosperity, choose your friends carefully, strengthen your marriage. For material prosperity, learn how to receive abundance and enjoy it.

The second incident that helped to deliver me from the spirit of poverty came from my friend David Yonggi Cho, of Korea. I had invited him to come to California to deliver the annual Church Growth Lectures for the Fuller Seminary community. While there, he told me that he had heard that the Lord had been using me to pray to lengthen short legs, but he had never seen a leg lengthened. By the providence of God, while Dr. Cho was still there, the Lord brought a Coptic priest to my office who, fifteen years prior, had been run over by a train in Egypt. He had a mangled leg that was several inches shorter than the other. With Cho watching, I prayed for the leg. The healing power of the Holy Spirit poured down, and the leg became even in length with the healthy one. After the lectures, Cho returned to Korea.

The next week, I received a phone call from Kim Young Gil, pastor of Cho's branch church in Los Angeles, advising me that Cho had told his congregation about the Coptic priest in his Sunday sermon. After the service, one of his church members, Deaconess Park, approached him and requested that he ask Dr. Wagner to pray for her rapidly deteriorating hip bones. She was hardly able to walk, and her doctors had told her that nothing could be done, medically, to help her suffering. Pastor Kim informed me that Deaconess Park was already on a plane from Korea, and that he was planning to bring her to my office that

afternoon. She arrived, walking with one crutch. I had to skip part of a faculty meeting to see her. But as I began to pray for her, God touched her hips. She threw the crutch to one side and began dancing around my office!

A few days later, Deaconess Park took a taxi to my home and gave me a big brown envelope containing X-rays that showed how the bones were growing back into her hips. I prayed for her once again before she left, and she handed me another envelope. After she was gone, I opened it and found a good sum of cash. Because of the spirit of poverty, I was embarrassed to receive material possessions that I felt I did not deserve. The next Sunday, I took the money to my Sunday school class and put it into the offering box for the poor. I felt extremely pious!

At that time, I had been serving on the board of Yonggi Cho's Church Growth International for a few years, and the annual meeting in Korea was approaching. When I arrived in Korea, I couldn't wait to speak to Dr. Cho, one-on-one, to tell him about Deaconess Park. I was especially proud when I told him of my wonderful piety in giving her monetary gift to the poor. But, to my surprise, Cho grew angry, shook his finger at me, and said, "Peter, I am ashamed of you! If Deaconess Park wanted her money to go to the poor, she would have given it to the poor. She wanted you to have that money, and you violated her wishes!" I was speechless at this unanticipated rebuke from my friend. But God used that encounter to continue my deliverance from the spirit of poverty that had been plaguing me for so long.

It was then that I realized I had to intentionally adopt the spirit opposite of poverty and to begin to enjoy the blessings of prosperity.

The third event, which was the capstone of my deliverance from the spirit of poverty, came soon after the second event. I had been leading the International Coalition of Apostles (ICA) for some time when, at the annual meeting, Bishop Bill Hamon stepped into the picture once again. He asked me if he could make a brief statement to the attendees. On stage, he reminded the roomful of apostles that I had never taken a salary for serving ICA, and that the time had come for a financial gift. He had Doris and me sit in chairs in the front row and then invited everyone to "lay money at the feet of the apostle." They did so, giving us a gift that totaled \$15,000! Previously, when I was still oppressed by the spirit of poverty, I would not have allowed this to happen; but now, I enjoyed every minute of it. During our flight back to Colorado Springs, I reminded Doris that her automobile was over ten years old and had more than one hundred thousand miles on it. She needed a new one. We drove directly from the airport to the

Toyota dealer and used the gift from the ICA as a down payment on a Camry with all the frills. Prosperity was victorious!

Step #3: Confess All Known Sins

This may sound self-evident to some, and I hope it will not apply to many of you, but the Bible is so clear on the matter that I do not feel I should neglect it.

He who covers his sins will not prosper, but whoever confesses and forsakes them will have mercy. (Proverbs 28:13)

When we sin, we usually confess it right away, repair whatever damage we might have done, and then move forward, cleansed. If, however, we attempt to hide our sin, it will be difficult to move from poverty to prosperity. The Bible warns us that if we cover up our sin, we “*will not prosper.*” This would be a good time to search your heart to see if there might be anything that needs to be confessed and cleansed.

It Can Be Done!

I do not feel that I can conclude this chapter without including the story of perhaps the most dramatic deliverance from the spirit of poverty that I have had the privilege of witnessing. I rarely do this, but I am going to reproduce the story from another one of my books. If you have read this before, I can assure you that it is worth rereading.²⁵

Not long ago, Global Harvest Ministries convened a National School of the Prophets conference in Middletown, Ohio. Pastors J. C. and Lynn Collins of New Vision Outreach, a ministry in another part of the state, felt that the Lord had sovereignly directed them to attend the conference, even though they didn’t know how they would afford it. Lynn was so convinced that God was going to do great things in their lives at the conference that she went on a twenty-one-day fast before it began.

The week before they left, their church was broke. They had written a check for the last remaining funds in the church’s bank account. They had just lost their home. Their personal finances barely allowed them the ability to buy gasoline, register for the conference, and pay for their motel bill in advance. And what about food? The motel served a complimentary breakfast, but they weren’t sure if they would be able to afford any other meals during the conference.

The first night of the conference, Cindy Jacobs took an offering for a down payment on a new building that Global Harvest Ministries was purchasing. She said that there were some in the audience who were to give all they had so that

God would break the spirit of poverty over their lives. When people started going forward to give money, Lynn asked J. C., “Do you feel what I am feeling?”

“I don’t think so,” he replied. “What is it?”

She said, “I think we are the ones who should give everything!”

J. C. agreed. They emptied her purse and his pockets and went up front with their money—\$112 in all. They returned to the motel that evening with nothing.

The next morning, J. C. discovered a \$10 bill that he hadn’t known he had, tucked away in his clothing. It was the gas money they needed to drive the thirty-five miles from their motel to the church. As they drove, J. C. shared with Lynn his dream that she was on the platform, addressing the whole conference.

When lunchtime came, a stranger walked up to the Collinses, said she was going home early, and asked if they could use a gift certificate to Gold Star Chili for lunch. They gratefully accepted it. When they returned from lunch, they picked up a \$20 bill that happened to be blowing across the parking lot.

Barbara Yoder was the first speaker for the afternoon session. During her message, some people started walking forward on their own, throwing money on the platform. J. C. asked Lynn, “Do you feel what I am feeling?” The next thing they knew, they were going forward to throw their newfound \$20 bill on the platform with the rest of the money. Unbelievably, before Barbara’s message was concluded, two other men, both strangers, walked up to J. C. and handed him a \$20 bill!

Later that afternoon, Lynn introduced herself to me and told me her story. I asked her if she would give her testimony to the two thousand people who would gather there that night. I called her up just before I was about to take up another offering for Global Harvest, as is our custom. However, while Lynn was talking, the Lord said to me, *Give them money*. After she had finished speaking, I said a few words about breaking the spirit of poverty, and then I pulled out the \$100 bill that I kept in my wallet for emergencies. I said, “We’re going to send them back with some money. I’m giving them a hundred dollars of my personal money, and I want four others to come and do the same, right now! Let’s bless them with five hundred dollars!”

The Holy Spirit was working so powerfully against the spirit of poverty that the entire crowd got up and came to the platform to throw money at Lynn’s feet. I scrapped the idea of taking an offering for Global Harvest that night and

instead encouraged the people to keep coming. Lynn was crying. We called J. C. to join her on the platform. They couldn't believe what they were seeing. They had given everything, and now it was coming back to them in abundance. Several prophets began to declare that the spirit of poverty was being broken over everyone who was present!

The next morning, I summoned J. C. and Lynn to the platform and presented them with an envelope of cash—not the \$500 I first imagined but \$12,500! As the day progressed, other people approached them to give more money, bringing in an additional \$1,400!

A few weeks later, I received a letter from J. C. and Lynn. They wrote:

Here is the tithe from that unforgettable night when we witnessed the spirit of lack and poverty being broken, not only in us, but throughout the whole sanctuary. Since that day, we have been receiving many testimonies from other individuals and churches that are experiencing the same thing. The next Sunday in our own church, even before I shared our testimony, we received the largest offering in our four-year history. Over [the past] three Sundays, we exceeded the amount of offerings we had received in all of last year!

We are receiving invitations to speak all over the place. We are setting up a Web site so that others can share their stories. Everywhere we go, churches are experiencing the same breakthrough. We have launched ten days of 24-hour prayer and fasting. Other pastors are joining with us. We are experiencing true revival and transformation in our community!

The Lesson Is Simple

The lesson of J. C. and Lynn Collins is simple. How do we go from poverty to prosperity?

We obey the Lord. (“Let’s go to conference.”)

We step out in faith. (“We really don’t have enough finances, but we’ll go anyway.”)

We give extravagantly. (Listen to the voice that makes you ask, “Do you feel what I feel?”)

We humble ourselves. (We weep when strangers keep throwing money at our feet.)

We rejoice at God’s goodness. (We remember “that unforgettable night.”)

We keep the true goal in sight. (We expect revival and social transformation to take place as a result.)

The great transfer of wealth will not come as long as the body of Christ continues to allow the spirit of poverty to have its way among us. However, as we have seen in this chapter, something *can* be done about it. We can neutralize the spirit of poverty!

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22. Laura Nash and Scotty McLennan, *Church on Sunday, Work on Monday: The Challenge of Fusing Christian Values with Business Life* (San Francisco, CA: Jossey-Bass, 2001), 128.
23. Ibid., 129.
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THE PARABLES OF THE MONEY MANAGERS

Two of Jesus' better-known parables relate to stewardship. One of them, found in Matthew 25, is commonly referred to as "the parable of the talents." The other, in Luke 19, is called "the parable of the minas." At first glance, it might appear that these passages are parallel, meaning that they both relate the same story. But this is not the case. Jesus went out of His way to tell two different stories with similar purposes. Granted, there is a great deal of overlap between them; however, the stories stand on their own.

I personally think that the two traditional titles for these parables are somewhat misleading. I will elaborate on this later, but, for now, allow me to suggest that a better title for both of them might be "the parables of the money managers," as the title of this chapter reflects.

For the most part, money management does not receive the proper emphasis in sermons or at seminaries and Bible schools. The common perception is that the topic relates to the Business Mountain, not the Religion Mountain—an attitude that the spirit of poverty loves, by the way. In a later chapter, I will expound upon the concept that in the chain of kingdom wealth, there are four links essential to the great transfer of wealth: providers, managers, distributors, and field marshals. As we will see, the "managers" link is the weakest. However, by paying close attention to the parables of the money managers, we can begin to strengthen this link, making it more likely that God will release the wealth soon.

I am going to do something here that I have not done in any of my other books. Even though we have all read these parables from the Bible and have heard many sermons explaining them, I am going to take the liberty of quoting them verbatim. I suspect that many readers will decide to skip rereading these stories, based on the assumption that they remember the content. However, my suggestion is that you take the three minutes or so that is necessary to read them once again, in order to gain the spiritual mind-set that will help you understand my explanations as fully as possible.

Matthew 25:14–30

For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. Then he who had received the five talents went and traded with them, and made another five talents. And likewise he who had received two gained two more also. But he who had received one went and dug in the ground, and hid his lord's money. After a long time the lord of those servants came and settled accounts with them.

So he who had received five talents came and brought five other talents, saying, "Lord, you have delivered to me five talents; look, I have gained five more talents besides them." His lord said to him, "Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord." He also who had received two talents came and said, "Lord, you delivered to me two talents; look, I have gained two more talents besides them." His lord said to him, "Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord." Then he who had received the one talent came and said, "Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours."

But his lord answered and said to him, "You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. Therefore take the talent from him, and give it to him who has ten talents.

"For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away. And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth."

Luke 19:11–26

Now as they heard these things, He spoke another parable, because He was near Jerusalem and because they thought the kingdom of God would appear immediately. Therefore He said: "A certain nobleman went into a far country to receive for himself a kingdom and to return. So he called ten of his servants,

delivered to them ten minas and said to them, ‘Do business till I come.’ But his citizens hated him, and sent a delegation after him, saying, ‘We will not have this man to reign over us.’

“And so it was that when he returned, having received the kingdom, he then commanded these servants, to whom he had given the money, to be called to him, that he might know how much every man had gained by trading. Then came the first, saying, ‘Master, your mina has earned ten minas.’ And he said to him, ‘Well done, good servant; because you were faithful in a very little, have authority over ten cities.’ And the second came, saying ‘Master, your mina has earned five minas.’ Likewise he said to him, ‘You also be over five cities.’

“Then another came, saying, ‘Master, here is your mina, which I have kept put away in a handkerchief. For I feared you, because you are an austere man. You collect what you did not deposit, and reap what you did not sow.’ And he said to him, ‘Out of your own mouth I will judge you, you wicked servant. You knew that I was an austere man, collecting what I did not deposit and reaping what I did not sow. Why then did you not put my money in the bank, that at my coming I might have collected it with interest?’

“And he said to those who stood by, ‘Take the mina from him, and give it to him who has ten minas.’ (But they said to him, ‘Master, he has ten minas.’) For I say to you, that to everyone who has will be given; and from him who does not have, even what he has will be taken away from him.”

The Traditional View

Once we read these parables, paying close attention to the details, it becomes obvious that the traditional titles, “the parable of the talents” and “the parable of the minas,” actually detract from the point that Jesus is trying to make.

For example, the original Greek word *talenton* refers to a measure of money, like “dollar” or “peso.” However, the English word *talent*, while derived from the same Greek word, is not currently used in regard to money. Today, we use it to mean a special, natural ability, an aptitude, or, in Christian circles, a spiritual gift. For us, a “talented person” may or may not have control of notable wealth.

Let me underscore my point by referencing one of the most respected New Testament scholars of our day, Donald Hagner—who, by the way, is also a personal friend of mine. Hagner has written a massive thousand-page exegetical commentary on the book of Matthew—one of the best currently available. I say this because his opinion about “talents” accurately represents the traditional

scholarly interpretation accepted by most pastors whom I know. I want to be clear that I am not attempting to criticize Hagner in the least. I am just using him as an example of the thinking that pervades among the majority of the body of Christ.

Hagner says,

Of course the issue really at stake [in Matthew 25:14–30] is not money...the “talents” probably symbolize personal gifts and abilities....It is fitting, however, that the monetary unit referred to is the “talent,” the Greek word that is the root of the common English word “talent,” [meaning] “special aptitude” or “gift.” Something like this...is probably in view here rather than literal money.²⁶

Most sermons preached on this parable exhort believers to be good stewards of their personal talents, such as hospitality or teaching or working with children or singing in the choir or evangelism or keeping books—whatever spiritual gifts they might have. Supposedly, these are among the “talents” that God expects them to multiply, not bury in the ground. That summarizes the traditional pastoral view of the parables.

The Apostolic View

I believe, especially since we are now in the Second Apostolic Age, that we can begin to take a more literal view of these parables. I like to think of this as an *apostolic* view, standing in opposition to the previous *traditional, pastoral* view. Let’s admit that these parables are, in fact, about managing money, and interpret them accordingly.

To begin with, we need to use numbers. I researched the respective values of “minas” and “talents” and found that reputable scholars have arrived at somewhat different conclusions regarding their value. There is no general consensus. After checking several sources, I finally realized that I would need to come to my own conclusion. And so, in today’s economy, I value the mina at \$10,000 and the talent at \$1 million. The first thing that comes to mind is the huge difference between them. Because the passages in Matthew and Luke are not parallel passages, the difference between the two monetary amounts is understandable. In fact, even today, some money managers are known to be comfortable with smaller amounts, like minas, while others are more comfortable with larger amounts, like talents.

Whatever the respective values may be, the focus of both parables is obviously not the money itself (“talents” or “minas”) but rather what people do with the

money (“money managers”). If we might be allowed to merge some of the similarities between the two story lines, we find that there are four individuals who are featured:

The owner, or CEO, of the business—obviously a person of wealth

Employee A

Employee B

Employee C

Let’s look at these individuals one at a time.

1. The Owner, or CEO

There are six observations I would like to make concerning the owner, or CEO, of the business:

1. He has a business of some kind, and it is a successful business. Consequently, he is a person of considerable means.

2. He wants to make a profit. This is a normal and acceptable desire for a businessperson, contrary to some preaching of pastors who are influenced by the spirit of poverty. I suspect that biblical scholars who shy away from the obvious financial implications of the parables may be under the same influence.

3. His vehicle for making a profit is the financial market. How do we know? In both Matthew and Luke, “trading” is mentioned. This deserves some explanation.

Matthew 25:16–17 says, “*Then he who had received the five talents went and **traded** with them, and made another five talents. And likewise he who had received two gained two more also.*” The word “traded” is from the Greek *ergazomai*, meaning “to work” or “to trade.” It is a generic term for doing business. We need to go to Luke to find a more specific word related to financial trading.

Luke 19:15 says, “*And so it was that when he returned, having received the kingdom, he then commanded these servants, to whom he had given the money, to be called to him, that he might know how much every man had gained by **trading**.*” This is a stronger Greek word, *diapragmateuomai*—a term from the financial world of the day, meaning “to gain by trading.”

Financial trading takes many forms, of course. Which form, then, might have been in view here? Granted, the parable itself does not specify the form, but I

believe there is a strong probability that the trading could have been in the area of what we call today “foreign exchange” or “currency exchange.” How did I arrive at such a conclusion?

Historically, currency exchange was the original form of trading in the world financial markets, dating back to the Egyptian and Babylonian empires. One trader I know humorously remarked, “It’s probably the world’s second oldest profession!”

Therefore, in Jesus’ day, foreign exchange was practiced. An example found in the Bible relates to the money changers in the temple. They were trading the Roman and Greek coins of the religious pilgrims who came to Jerusalem for Tyrian coins, the only currency accepted in the temple. Notice that Jesus did not condemn the practice of currency exchange itself or the selling of doves for temple sacrifice. His reasons for cleansing the temple were (1) the corruption that was apparently taking place (Jesus called the temple “*a den of thieves*” [Matthew 21:13]); and (2) the fact that the temple was the wrong place to do such business, since it was supposed to be a house of prayer for all nations, not a marketplace.

4. The owner, or CEO, of the business knows his employees’ potential. In Matthew, he entrusts different amounts to his employees—“*to each according to his own ability*” (Matthew 25:15). According to our figures, he gives one \$5 million, one \$2 million, and another \$1 million. In Luke, they all receive the same amount, but it is a lower figure—\$10,000 each.

5. He commands them to trade. He tells them to “*do business till I come*” (Luke 19:13). The Greek word translated as “*do business*” is *pragmateuomai*, specifically meaning “financial trading,” as we saw above.

6. He takes his hands off. Because he knows their abilities, after providing them the necessary resources, he leaves it up to them to do whatever it is that they do. The employees, not the master, are responsible for the results of their own activities.

So, what did they do?

2. Employee A

In Matthew, Employee A traded his \$5 million and made another \$5 million, returning \$10 million to the owner. His gain was 100 percent.

In Luke, Employee A traded his \$10,000 and made \$100,000, returning \$110,000 to the owner. His gain was 1,000 percent.

3. Employee B

In Matthew, Employee B traded his \$2 million and made another \$2 million, returning \$4 million to the owner. His gain was 100 percent.

In Luke, Employee B traded his \$10,000 and made \$50,000, returning \$60,000 to the owner. His gain was 500 percent.

At this point, it is interesting to observe that the financial return for Employees A and B in the two parables was a low of 100 percent and a high of 1,000 percent. Is this a per annum return? The parables don't say. The only time reference is that the boss, in both cases, went on a trip. Most trips don't last as much as a year, and nothing in the parables compels us to conclude that these trips lasted even that long. In Matthew, it does say that the CEO was gone for "*a long time*" (Matthew 25:19), but it does not specify the duration of his trip. My assumption, therefore, would be that the time period for earning these satisfactory rates of return was less than a year. Employees A and B were each commended as a "*good and faithful servant*" (Matthew 25:21, 23).

4. Employee C

Employee C was not a good and faithful servant. In Matthew, Employee C buried his \$1 million. In Luke, Employee C wrapped his \$10,000 in a handkerchief and hid it. They both returned their boss's money intact, but neither one used it to do any trading.

Both made a huge mistake! When their bosses came back, they labeled them as nothing more than "*wicked*" (Matthew 25:26; Luke 19:22) and "*lazy*" (Matthew 25:26).

What was the problem of both Employee Cs? Fear! Fear of what? Fear of two things:

Fear of the boss

Fear of taking a risk

As all successful financial traders well know, there are two psychological red flags intrinsically involved in trading: fear and greed. Succumbing to either one can quickly take down a trader. Other parables of Jesus deal with the greed factor. In these parables, however, Employee C succumbed to fear.

The fear of the boss was irrational. Why do I say this? Because Employees A and B knew the boss just as well as Employee C, and they were not afraid of

him. He was a normal businessman who wanted to make a profit. Nothing bad is said about him in the parables.

However, Employee C was obviously convinced that the boss was a bad man. He accused him of “reaping where he had not sown” (see Matthew 25:24) and “collecting what he had not deposited” (see Luke 19:21). The first of these accusations invokes the realm of farming, while the second speaks of the world of banking.

Why didn't this bother Employees A and B? Because they were expert traders. They understood how one made a profit by trading. Trading and farming are different. Trading and banking are different. Like it or not, in financial trading, when you make a good trade, you get the money of someone who made a bad trade. You actually *do* collect what someone else has deposited. Those are simply the rules of the trading game. The owner was playing by trading rules, not by farming or banking rules. By trading, you can achieve returns of 100 percent and even 1,000 percent, but in order to do it, you must take risks.

In each parable, Employee C's fear prevented him from taking a risk. He didn't even try a more secure plan B. The owner said, “*You ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest*” (Matthew 25:27). In other words, even though banking might have produced a return of only 5 to 10 percent instead of 100 percent or more, it would have been virtually risk free. We don't know what would have happened if Employee C had opened a bank account instead of hiding the money, but my guess is that he probably would have been demoted or chastised instead of being fired outright.

One other thought comes to mind. Suppose Employee C had taken a risk and traded the money but lost it. This is beyond anything we see in Jesus' parable, but it could well be within reason to imagine that the owner would not have been nearly as harsh with him. Inherent in the very concept of risk is the possibility of failure and loss. Every experienced trader has taken losses as well as gains. It would have been unusual if Employees A and B hadn't taken their share of losses on their way to their ultimate gains.

In any case, the sad fate of Employee C is vividly stated in *The Message Bible*, where each talent was said to be \$1,000 instead of my estimate of \$1 million. However, the principle is the same. The owner says, “*Take the thousand and give it to the one who risked the most. And get rid of this ‘play-it-safe’ who won't go out on a limb. Throw him out into utter darkness*” (Matthew 25:28 msg).

This is a very important insight into God's attitude toward fiscal responsibility: He strongly dislikes idle wealth. In Scripture, a man who built more barns for his grain is criticized because he was amassing idle wealth. (See Luke 12:13–21.) Money is not to be an end in itself but a tool that we put to use in God's kingdom. The mistake of Employee C was to safeguard idle money rather than use it to do good.

The Good News

So much for the bad news about Employee C. Now for the good news about Employees A and B: Their trading resulted in four good results.

1. They took risks and achieved financial returns—from 100 percent to 1,000 percent.

2. The boss was pleased, because he is the one who encouraged them to take risks and trade his money in the first place. He had told them to “*do business*” (Luke 19:13), or to trade the money, until he returned.

3. They received a good commission. Not many pastors who preach on these parables stress this point, because of what I perceive to be a pervasive spirit of poverty in our churches. While there are notable exceptions, the clergy, in general, tend to regard the motive of making a profit as somewhat carnal.

In Luke, Employees A and B received promotions to good-paying positions as compensation for their successful trading: “[The boss] *said, ‘Good servant! Great work! Because you’ve been trustworthy in this small job, I’m making you governor of ten towns’*” (Luke 19:17 msg). Employee A received ten new streams of income—one from each town. Employee B received five towns—five new streams of income. On top of that, Employee A got the added bonus of Employee C’s idle money!

In Matthew, the commission was even greater. The boss addressed both Employee A and Employee B when he said, “*Enter into the joy of your lord*” (Matthew 25:21). What does this really mean? It means they were to become just as prosperous as their boss, namely, by being promoted as partners. Here is the same verse as it is translated in *The Message*: “*Good work! You did your job well. From now on be my partner.*” A partnership is a very nice reward indeed!

4. They ended up with prosperity. “*For to everyone who has [“who trades well”], more will be given, and he will have abundance*” (Matthew 25:29). “Abundance” is a strong word in the Greek: *perisseuo*. It really means “superabundance,” “enough plus plenty to spare,” or “over and above.”

Conclusion

What does all of this mean for us today? What can we learn from the parables of the money managers?

As I have been stressing, we live in a season that, prophetically, will be characterized by a great transfer of wealth from the realm of darkness to the kingdom of God. Our kingdom role in handling and distributing this wealth is an awesome responsibility. A part of what I like to call “strategic philanthropy” will be ensuring that any undistributed resources are skillfully managed for the glory of God. These parables of Jesus help us to maintain a biblical perspective on our assignment. Here are some practical conclusions we can draw from the parables we just discussed:

1. Jesus has a positive attitude toward trading in the financial markets. This may not be generally true in the U.S., but, in other nations that I will not name, I have been appalled to learn that some Christian leaders condemn foreign-exchange trading, calling it a form of gambling and regarding it as sin. Unwittingly, these leaders are building a barrier that will keep themselves, as well as the people they teach, from participating in God’s great transfer of wealth.

2. The kingdom of God is like the owner, or CEO, who wants his money well managed during his absence. As Matthew wrote in his introduction to the parable of the money managers, Jesus said, *“For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them”* (Matthew 25:14). God’s kingdom embraces prosperity, not poverty.

3. The rate of return in the parables is notable—namely, 100 to 1,000 percent per annum. This is far more than the measly 5 to 20 percent we expect from today’s financial managers. I would be reluctant to mention such returns on investment if I were not quoting the words of Jesus. I think it is fair to assume that Jesus was knowledgeable enough about trading money to use realistic figures. Either that, or He was purposely exaggerating by using hyperbole, but I cannot realistically think of any reason why He would choose to exaggerate in these stories. We all need to arrive at our own conclusions from this data, but, later in this book, I will personally advocate the goal of 100 percent per annum return on invested ministry revenue funds.

In passing, let me mention something else related to this. I am not in personal contact with the world’s lucrative realms of finance, much of which is reportedly

“off the books,” but I am told by sources who are that the rates of return in the parables of the money managers are not considered at all unrealistic in that arena. I am told that there are real traders today making these kinds of returns, and even more, through their financial speculation.

4. When wealth is transferred for the purpose of discipling nations (for social transformation), it must not be handled carelessly—buried in the ground or deposited in banks. It should be wisely invested and multiplied by skillful traders. Again, God is not pleased with idle wealth.

5. When it comes to our responsibility for handling the wealth of the kingdom, at the end of the day, we want to hear God say, “*Well done, good and faithful servant*”!

26. Donald A. Hagner, *Matthew 14–28*, Vol. 33B of *Word Biblical Commentary* (Nashville, TN: Thomas Nelson Publishers, 1995), 734, 737.

WHEN DOES MONEY BECOME “*FILTHY LUCRE*”?

The phrase “*filthy lucre*” (1 Timothy 3:3, 8 kjv; Titus 1:7 kjv; 1 Peter 5:2 kjv) in the title of this chapter comes from the King James Version of the Bible. Modern versions use phrases like “dishonest gain” or “what you can get out of it,” but “*filthy lucre*” seems to me a bit more descriptive. Whatever it may be, I don’t want any of it. But, at the same time, I want money—as much of it as God will allow me to have!

The rather enigmatic wording of the paragraph above is intentional. My purpose in this chapter is to draw out some of the obvious implications of not wanting certain kinds of money, while legitimately wanting other kinds of money.

The Bible says, “*The love of money is a root of all kinds of evil*” (1 Timothy 6:10). Taking this statement literally should put the fear of God into all of us, because we all, to one extent or another, deal with money in our daily lives. As I think about it, almost everyone I know personally would like more money. I say “almost” because, offhand, I can think of two friends, namely, Betty Sue Brewster and Jackie Pullinger, who profess not to want more money. These two ladies have been living examples of receiving and acknowledging the spiritual gift of voluntary poverty (see 1 Corinthians 13:3) and ministering effectively with this gift for years.

Just a quick word about the spiritual gift of voluntary poverty, which I described in chapter 4: It is not the same as the spirit of poverty, which I also attempted to expose in chapter 4. The spiritual gift of voluntary poverty comes from God, while the spirit of poverty comes from the devil. I elaborate on the gift of voluntary poverty in my book *Your Spiritual Gifts Can Help Your Church Grow*. In it, I give it this definition: “The gift of voluntary poverty is the special ability that God gives to certain members of the body of Christ to serve God more effectively by renouncing material comfort and luxury and to adopt a personal lifestyle equivalent to those living at the poverty level in a given

society.”²⁷ Notice the phrase “to certain members.” Not everyone in the church has the same gift or gifts. The Bible says that the whole body cannot be an eye. (See 1 Corinthians 12:17.) Most parts of the human body are not eyes. Likewise, most believers do not have the gift of voluntary poverty. But some, like my two friends, obviously do. The rest of us need to give serious thought to avoiding filthy lucre while we are seeking the prosperity that God desires to give us.

Money Is Not Evil

Contrary to popular assumption, the Bible does not say that money itself is the root of all evil. Again, “*The love of money is a root of all kinds of evil*” (1 Timothy 6:10). It is the *love* of money that Paul was speaking about. Consider two of the richest men in the Bible: Job and Solomon. Their money and other material possessions are portrayed as blessings from God, not as sources of evil. Job lost it all, but when he passed the test and remained faithful to God, he ended up with more than he had started out with. Solomon built the temple, then messed up, not because of his money but because some of his many wives had imported lethal doses of polytheism and idolatry. God’s consistent promises to His faithful people include prosperity. “*The Lord will grant you plenty of goods, in the fruit of your body, in the increase of your livestock, and in the produce of your ground....You shall lend to many nations, but you shall not borrow*” (Deuteronomy. 28:11–12).

On the other hand, *loving* money is a very bad choice. In fact, loving money can be a sin of the poor as well as of the rich. Here is the difference: When you *love* money, it becomes an object of your affection that is built into your self-identity. On the contrary, for those who have a godly attitude toward money, it is simply a tool. Having said that, I will be the first to admit that, in real life, the line between loving money and seeing money as a useful tool is not always as clear as we might like it to be. I don’t want to cross that line, but I’d better not become complacent, either. That’s why I worry about it and write chapters like this one. The last thing I want is for any money that God might entrust to my care to become “filthy lucre.”

As I was reading Jane Hamon’s book *The Cyrus Decree*, I paid close attention to what she said about the Israelites’ leaving Egypt. In chapter 2, I mentioned how the Israelites were the recipients of a supernatural transfer of wealth. This is true, but here is what Hamon adds: “When they came out of bondage, they brought with them the wealth of Egypt. Unfortunately, this did not end up being a benefit to them. They took the gold and silver, which was God’s blessing and inheritance to them, melted it down, and made a golden calf—an idol to worship

instead of God.”²⁸ We could say that the Israelites fell into a trap that we all must avoid: allowing divinely given wealth to become filthy lucre.

A fundamental principle of participating in the great transfer of wealth that God is preparing for His people is to overcome the pernicious influence of the spirit of poverty. I attempted to detail this spirit in chapter 4, but it bears mentioning once again. The devil certainly does not want wealth released for the extension of the kingdom of God, and one of his most effective tactics has been to permeate the church with the idea that poverty equates to piety. The spirit of poverty is one of the frontline agents of the realm of darkness, and I am greatly encouraged that it is being exposed more and more as the years go on.

For one thing, the emergence and acceptance of the phenomenon of the church in the workplace has been an enormous help. We are making progress in coming to terms with God-given prosperity, and we are consequently better prepared than before to receive God’s transfer of wealth.

So far, so good. But we must be acutely aware of the dangers. We can succeed in replacing the demonic spirit of poverty with the godly spirit of prosperity, but when we do that, we also need to avoid jumping out of the frying pan and into the fire, so to speak. What could be the fire? Simply put: being ensnared by Mammon!

The Snare of Mammon

Some mistakenly think that Mammon is a synonym for money. Unfortunately, certain Bible translators have even rendered the Greek word transliterated “Mammon” as “money” in the English Bible. Notice that I am writing Mammon with a capital *M*. That is because Mammon is the proper name of an evil spirit, just like Wormwood or Leviathan or Baal or Beelzebub. Jesus said that we cannot serve two masters: “*You cannot serve God and [M]ammon*” (Matthew 6:24).

Mammon has at least four other spirits working in conjunction with it, all of them assigned with turning God’s money into filthy lucre. Those four spirits are (1) greed, (2) covetousness, (3) parsimony, and (4) self-reliance.

1. Greed

Greed is an excessive desire for material possessions. The spirit of greed causes people to imagine that their personal well-being relates directly to how much wealth they possess. When the Bible says, “*The love of money is a root of all kinds of evil,*” the statement is followed by this declaration: “*for which some*

*have strayed from the faith in their **greediness***” (1 Timothy 6:10). A greedy person never has enough. For the greedy, money is accumulated for its own sake, not for how it can be used to bless others and advance the kingdom of God. Actually, greed can become a form of addiction—addiction to money.

2. Covetousness

While greed focuses on amassing inordinate quantities of wealth, covetousness involves desiring specific things that are not yours to have, such as your neighbor’s house, wife, or ox, as we see in the Ten Commandments. Covetousness is so bad that it is equated with idolatry. (See Colossians 3:5.) Left unchecked, covetousness can become a dangerous substitute for God.

3. Parsimony

Better known as stinginess, the demonic spirit of parsimony can cause rich people to become misers who choose to live in poverty, even though they have great wealth. This might well have been the situation in the church in Smyrna that compelled Jesus to tell the believers there, *“I know your works, tribulation, and poverty (but you are rich)”* (Revelation 2:9). The spirit of parsimony can prevent people from tithing or giving generous offerings, alms, and firstfruits. It deceives people into believing that they can’t afford something they need or want, when, in fact, they can easily afford it. Those with a spirit of parsimony tend to drag others with them, including family members, into their strange and distorted form of poverty.

4. Self-reliance

One of the ways in which clean money can become filthy lucre is when you amass wealth and suddenly decide that you no longer need God. Wealth is power, and if you have it, you can begin to imagine that you are so powerful that you can do anything you want—all by yourself. Satan thrives on this kind of deception, which isolates those who succumb to it.

A Creative Tension

Christians who want to enjoy prosperity without succumbing to greed and covetousness—thereby avoiding Mammon and filthy lucre—live in a creative tension. The Bible has a great deal to say about such things, and it is helpful to look closely at some of the relevant Scriptures.

I recently took some time to select a number of passages from the New Testament that apply to the issues at hand. I came up with twenty passages, and while I’ll admit that my study wasn’t exhaustive, it so happened that, when I created a list of the references, no fewer than eleven of the twenty—55 percent

—came from the same New Testament book: the gospel of Luke. What significance does this have? No one knows for sure, but it could well be that Luke was the wealthiest of all the New Testament authors.

For starters, Luke was a medical doctor. I personally think that he was married to Lydia of Philippi, who ran a successful import/export business.²⁹ He had enough money to accompany Paul on three of his missionary journeys, as well as to visit Paul twice in his Roman prison. And there is evidence that he might have been Paul's most generous donor. (See Philippians 4:10–19.)

In my experience in dealing with wealthy believers, I have found that, by and large, they tend to be more sensitive than most about the spiritual implications of possessing and handling wealth. As a rule, the more wealth they have at their disposal, the more they have thought and prayed about how to use it. Admittedly, there are some exceptions, such as the victims of financial scams and Ponzi schemes that are exposed from time to time—I will address those later. In the meantime, let's base our conclusions on the rule, not the exceptions to it.

It seems that Luke was one of those rich servants of God who was given special revelation by the Holy Spirit into the difference between money and filthy lucre. Let's start by looking at some of the writings of Luke that corroborate this hypothesis.

Luke

Luke cites Jesus' contrast between the rich and the poor: "*Blessed are you poor, for yours is the kingdom of God....Woe to you who are rich, for you have received your consolation*" (Luke 6:20, 24). Here, Jesus was profiling not His faithful followers but the population in general—people who were still living under the influence of the god of this age. Earlier in Luke, when Jesus was announced in the synagogue in Nazareth, He said that He had come "*to preach the gospel to the poor*" (Luke 4:18). The word *gospel* means "good news." What is the best news poor people can receive? Obviously, it is the news that they will no longer be poor. This is at the very heart of the message of the kingdom of God. Even though, as Jesus also said, we will always have poor people with us (see John 12:8), it is His desire, and it should be ours, as well, that as many people as possible should no longer be poor but prosperous.

By contrast, ungodly rich people tend to find themselves under the oppression of Mammon, one of Satan's four-star generals. Consequently, as a group, they have less hope for eternal life than the poor, who are not nearly as self-reliant. Jesus said, "*For it is easier for a camel to go through a needle's eye than for a*

rich man to enter the kingdom of God” (Luke 18:25). He wasn’t saying that rich people cannot be saved. Many of them, however, are like the rich young ruler, unable to let go of their material possessions, even if God directly asks them to do so. (See Luke 18:18–23.) I like what Ed Silvano says: “Why did Jesus tell him to sell his possessions? He did not do it because wealth is evil but because the young man was controlled by it.”³⁰ Money that keeps a person from God is money that has become filthy lucre.

Likewise, Mammon uses riches to choke the work of God, as Jesus also warned in His parable of the sower in Luke 8. Some seed fell among thorns. What were the thorns? *“Now the [seed] that fell among thorns are those who, when they have heard, go out and are choked with cares, riches, and pleasures of life, and bring no fruit to maturity”* (Luke 8:14). Misguided prosperity can become a barrier to knowing God.

Luke undoubtedly loved the story of Zacchaeus, a positive example of a rich man, who, like himself, was saved. Luke’s is the only gospel that includes his story. (See Luke 19:1–10.) Zacchaeus was apparently delivered from the pernicious spell of Mammon. For starters, when he became a believer, he promised to give half of what he had to the poor. Then, to recompense his past crooked dealings with others, he offered to return the amount he had cheated them—along with 300 percent interest! We can be sure that Zacchaeus never touched filthy lucre again.

Like most businesspeople, Luke had an aversion to idle wealth—resources that are not being managed to bring maximum gain. In his gospel, he includes Jesus’ telling of the story of the rich man who kept building bigger and bigger barns to store all his goods. He was rich, so, obviously, he didn’t need more. Still, he never seemed to have enough. He was influenced by the spirit of parsimony. Jesus called him a fool! Why was he a fool? He amassed idle wealth instead of using it wisely, as he should have. (See Luke 12:16–20.)

Related to this are Jesus’ parables of the money managers, which I examined in detail in chapter 5. Let’s recall that in Luke 19:12–16, three money managers received a mina (\$10,000) each. Two did well by earning returns of 500 percent and 1,000 percent, respectively. They were good servants. One, however, hid the money he was given in a handkerchief, reflecting parsimony, or idle wealth. He ended up being chastised as a wicked servant. We must beware of idle money.

Luke quotes Jesus as saying, *“Beware of covetousness, for one’s life does not consist in the abundance of the things he possesses”* (Luke 12:15). Here, Jesus is

zeroing in on the principle that I brought up before—namely, that the *love of money* is a root of all evil. Most wealthy believers like Luke are sensitive to this and are well aware that money must never become an end in itself. Money must remain simply a means to the end, bringing glory to God.

The gospel of Luke is strong on the superiority of the kingdom of God over the kingdom of Satan. Jesus' disciples had just left one kingdom and entered the other. He explained to them, as much as He could, what the benefits of God's kingdom were. Their ultimate commitment was no longer to be to themselves or to what they could accomplish on their own; instead, it was to be to their new King—God. An entry point for this teaching is seen in regard to their ordinary daily necessities. Jesus told them, *“Do not worry about your life, what you will eat; nor about the body, what you will put on. Life is more than food, and the body is more than clothing”* (Luke 12:22–23). Why weren't they to worry? Because they could depend on God to supply life's necessities. Jesus went on:

But seek the kingdom of God, and these things shall be added to you. Do not fear, little flock, for it is your Father's good pleasure to give you the kingdom. Sell what you have and give alms; provide for yourselves money bags which do not grow old, a treasure in the heavens that does not fail, where no thief approaches nor moth destroys. For where your treasure is, there your heart will be also. (Luke 12:31–34)

Priorities were now shifting. It's not that physical and material things are unimportant, or that we all must divest ourselves of material possessions; but part of knowing God is trusting that He will supply our basic needs and that whatever we have comes from Him.

As Jesus trained His disciples, He tested them from time to time. In one of these tests, He sent them out on their own to gauge the level of their reliance on His provision. He said, *“Take nothing for the journey, neither staffs nor bag nor bread nor money; and do not have two tunics apiece”* (Luke 9:3). The disciples needed to learn that they could be fully dependent on God for all of their material needs. Obviously, Jesus was not suggesting that they should never take any supplies whenever they went out to minister. As Jesus moved around from place to place, He Himself had a treasurer—Judas—among His inner circle of twelve. But first, they needed to experiment, at least once, with having nothing, so that they would be forced to rely wholly on God for their provision.

The Early Church

One of the most generous groups of people in the Bible were the members of

the church that was created on the day of Pentecost. The believers were so full of the Holy Spirit that Mammon had no hold on them—with the sad exception of Ananias and Sapphira. (See Acts 5:1–11.)

Acts 4:31 says that the believers were filled with the Holy Spirit, and then...

The multitude of those who believed were of one heart and one soul; neither did anyone say that any of the things he possessed was his own, but they had all things in common....Nor was there anyone among them who lacked; for all who were possessors of lands or houses sold them, and brought the proceeds of the things that were sold, and laid them at the apostles' feet; and they distributed to each as anyone had need. (Acts 4:32, 34–35)

While commonality of material goods is not a legalistic principle for all believers, the behavior of the early church points toward a kingdom attitude about material possessions that we all must imitate: “*Seek first the kingdom of God and His righteousness, and all these things shall be added to you. Therefore do not worry about tomorrow, for tomorrow will worry about its own things*” (Matthew 6:33–34). If this exhortation becomes ingrained in our spirit, we will not be susceptible to seeing our money become filthy lucre.

The Apostle Paul

The apostle Paul discussed the issue of money in three of his epistles more than any of the others—namely, 2 Corinthians, 1 Timothy, and Philippians. Let's take a look at the main points of each of these epistles.

2 Corinthians

Among the issues that Paul discusses in 2 Corinthians is his privilege of choosing whether or not to take personal honoraria for ministering to the Corinthians. In 1 Corinthians, he asserted that “*those who preach the gospel should live from the gospel*” (1 Corinthians 9:14), but, as far as the Corinthians were concerned, he preferred to take no monetary compensation from them. He wrote, “*Now for the third time I am ready to come to you. And I will not be burdensome to you; for I do not seek yours, but you*” (2 Corinthians 12:14). We do not know precisely Paul's reasons for declining payment, but refusing honoraria or gifts or love offerings, in this case, was specifically for the Corinthians, not a general operating principle, as we will see when we get to our discussion of Philippians.

While Paul would not take offerings from the Corinthians, he nevertheless commanded them to give to others, especially to the needy saints in Jerusalem.

He told them, *“And God is able to give you more than you need, so that you will always have all you need for yourselves and more than enough for every good cause”* (2 Corinthians 9:8 gnt). He added, *“[God] will always make you rich enough to be generous at all times”* (2 Corinthians 9:11 gnt). According to these Scriptures, we should not expect mere sufficiency from God; rather, we should expect abundance if we want to be in a position to give to others as we desire.

1 Timothy

Among Paul’s qualifications for both bishops and deacons was that they be *“not greedy for money...not covetous”* (1 Timothy 3:3). A wrong attitude toward money can disqualify a person for Christian leadership. Paul instructed Timothy to withdraw from those with corrupt minds, those who *“suppose that godliness is a means of gain”* (1 Timothy 6:5). To avoid this pitfall, we must always keep this in mind: *“For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content”* (1 Timothy 6:7–8). This passage is where Paul also says that the love of money is a root of all evil. (See 1 Timothy 6:10.) Here is some good advice from 1 Timothy for handling money:

Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life. (1 Timothy 6:17–19)

Philippians

Paul’s epistle to the Philippians is essentially a thank-you letter for the abundant donations they made to his ministry. It is very likely that Luke and Lydia’s gifts were at the core of the missions funds coming from the Philippian church. After Paul left Philippi, he said, *“No church shared with me concerning giving and receiving but you only. For even in Thessalonica [his next stop after Philippi] you sent aid once and again for my necessities”* (Philippians 4:15–16).

He wrote this letter to them much later, when he was in prison in Rome, and said, *“I have learned in whatever state I am, to be content: I know how to be abased, and I know how to abound”* (Philippians 4:11–12). Paul, unlike people such as the rich young ruler, refused to let money, or the lack thereof, control his attitude or his ministry. However, having experienced both abasement and abounding resources, Paul obviously preferred the latter. That is why, after receiving the money that the Philippians sent him while he was in jail, he wrote this thank-you letter and said, with obvious pleasure, *“Indeed I have all and*

abound. I am full, having received from Epaphroditus the things sent from you, a sweet-smelling aroma, an acceptable sacrifice, well pleasing to God” (Philippians 4:18).

Paul was never ashamed of having plenty of money, but he knew how to prevent it from becoming filthy lucre. And we can do the same. We must continually keep in mind that while prosperity is a blessing of the kingdom of God, material possessions can easily become a snare. Mammon is on the prowl, but if we take seriously the biblical warnings highlighted in this chapter, this evil spirit will not find a way to seduce us and set us on the wrong pathway.

Sinister Plans to Gain Filthy Lucre

To this point, I have been dealing with all the ways in which good money, even inadvertently, can turn into filthy lucre, thereby causing us to dishonor God. However, we must also be aware of those individuals—hopefully few in number—who intentionally amass what they already know ahead of time will be filthy lucre. These are people who thoroughly understand the mechanics and inner workings of the financial world and who use that knowledge to deceive others. They devise evil ways and means to rob vulnerable victims of the honestly gained wealth they possess, usually with the unwitting consent of the victim. Unfortunately, an inordinate percentage of their targets are hard-working, well-meaning Christian people.

Probably the most frequent device these scammers use is the Ponzi scheme. It takes its name from Charles Ponzi, an Italian immigrant to the United States who, in the early 1900s, became one of the most notorious swindlers in history. Ponzi was persuasive enough to cause good, intelligent people to believe that there was great profit in buying what were called “postal reply coupons” in Italy and selling them in the U.S. He told his “investors” that he could take their money and return it with 50 percent interest in forty-five days. At the time, banks were paying depositors only 5 percent interest per year, so the offer was very appealing. Ponzi was not really making a profit, but he paid his investors their 50-percent gain from the new investment money that was flowing in, which was considerable and growing exponentially as word spread. At his peak, Ponzi was said to be making \$250,000 per day in filthy lucre. Meanwhile, many of his victims were mortgaging their homes and cleaning out their life savings.

It’s easy to see why a Ponzi scheme can’t go on forever. When the time comes that the new investments level off, there is simply not enough cash flow to pay interest to the older investors. Then someone discovers what is going on and

blows the whistle, and the swindler ends up in jail, which was the case with Ponzi. He had amassed so much money that, when his scheme was uncovered, six banks were said to be in danger of collapse, and his investors were able to collect only about 30 cents on each dollar they had invested. His investors lost around \$20 million dollars, which would be roughly the equivalent of \$225 million today. Ponzi ended up a pauper, but his infamous name lives on to designate the duplicitous schemes of con men everywhere.

Ponzi schemes exist today. One of the most notorious recent examples was engineered by Bernard Madoff. While Ponzi swindled \$225 million, Madoff's brilliantly executed Ponzi scheme was able to swindle nearly \$65 billion, much of it from people who, themselves, had considerable personal expertise in the financial world. The lid blew off his scheme in 2008, and in 2009, he was convicted and sentenced to 150 years in prison.

Affinity Fraud

While I do not believe that Ponzi was guilty of what is called "affinity fraud," Madoff successfully employed this form of deceit. That means that he purposely targeted a certain group of people. Since Madoff was Jewish, it was natural for him to target fellow Jews because of their mutual respect and trust. He didn't limit his investors to Jews, but they made up a high percentage of his victims. I bring this up because, sadly, affinity fraud has become all too common in the Christian community. Some of the perpetrators are true believers themselves, or at least were believers. Others are nonbelievers who skillfully pretend they are Christians—they talk like Christians and even learn to "pray." In any case, their goal is to produce filthy lucre for themselves.

Greater Ministries International

I have developed a strong distaste for affinity-based Ponzi schemes because I myself became a victim of one of them back in 1998. It was called Greater Ministries International Church. Please understand that I'm sharing honestly about my own naive thinking so that those who read this may recognize the red flags sooner than I did. Greater Ministries was first brought to my attention by some good Christian friends with whom I was closely associated. In casual conversation, they mentioned this "ministry," which was able, through "anonymous overseas donors," to bless those who would donate to their cause. The bottom line was that if a person donated a certain sum of money to Greater Ministries, somehow, he would be "blessed" with at least double that amount.

What was their cause? Believe it or not, they said that they intended to build a

separate Christian nation called “Greaterlands” that would parallel the Vatican. They said things like: “Greaterlands will be sovereign unto itself; it will be an ‘Ecclesiastical Domain.’ We will become an embassy and our ministers and missionaries may become immune from unwanted persecution”³¹—etcetera, etcetera. Among the things they promised was a new banking system. In hindsight, all of these seem like foolish ideas, but it is easy to see that the underlying reason for donating was not to support the mission of Greaterlands but to receive the “blessing.”

This reality raised an interesting ethical issue: Would a donation to Greater Ministries be motivated by greed? Could a donor be accused of saying, “It’s all about me”? These questions occurred to me, and I needed to face them. I think it would be true to say that, in my entire career, I have never been regarded by others as a greedy person. So I proceeded to rationalize my answer to these questions by responding that a donation—which, by the way, was not tax deductible—would be like using the money to buy stocks or to provide venture capital for a business. Although Greater Ministries denied it in writing, the transaction really seemed more like an investment than a donation. Acting as an investor rather than a donor satisfied me then, and it still does today, although I must admit that the difference between the two is often a very fine line.

Personal Guidelines

Whenever I have invested money, whether inadvertently in a scam or honestly in a recognized mutual fund, I have always operated according to personal guidelines that I highly recommend others adopt for themselves. First, I never invest more than I can afford to lose. That way, if I lose it all, it will not affect our family or our household budget. People who mortgage their homes to take a risk like this are acting foolishly. Second, when returns begin to accumulate, I withdraw the amount I invested as soon as I can. After that, I may gain, but I cannot lose. Third, I then try to withdraw half the gains and reinvest it for whatever time is necessary. I also let my tax accountant know about the transaction.

By now, you are probably wondering about my numbers. I invested \$10,000 in Greater Ministries. For the first two months, they removed \$900 each month from my account as gifts. By then, I was already suspicious, so I requested that they close my account and return the balance to me. Within a week or two, I received a plain brown envelope in the mail with no return address containing money orders and cash totaling \$9,090. I was lucky. This learning experience cost me only \$910. Soon afterward, it was exposed, and the leaders ended up in

prison. Sadly, it cost some friends of mine much more because they did not get out of this affinity-based Ponzi scheme in time.

Those who have kept up with the Christian (and secular) media may recognize names such as Amber Enterprises, New Era Philanthropy, Wealth for the Nations, International Product Investment Corporation, JTL (Just the Lord), and others. The perpetrators behind these fraudulent organizations were so skillful at promoting their scams and disguising the financial details that household names, such as Benny Hinn, Reinhard Bonnke, Wheaton College, the Assemblies of God of Northern California and Nevada, Ralph Wilkerson, Marilyn Hickey, Fuller Theological Seminary, and the Foursquare Church, and even sophisticated funds, such as Harvard University and Yale Law School, were all bilked.

The good news is that those who amassed huge amounts of filthy lucre from these scams were, for the most part, put behind bars. The bad news is that others like them will certainly arise. My hope and expectation is that the people of God will continue to mature individually and collectively, that we will learn from our mistakes, and that, in the future, there will be much less of this scandalous, greedy, fraudulent activity than there has been in the past, and that less and less of our kingdom money will become filthy lucre.

27. Wagner, *Your Spiritual Gifts Can Help Your Church Grow*, 272.

28. Jane Hamon, *The Cyrus Decree* (Santa Rosa Beach, FL: Christian International Ministries Network, 2001), 114.

29. For more details on this position, see C. Peter Wagner, *The Book of Acts: A Commentary* (Ventura, CA: Regal Books, 2008), 361.

30. Ed Silvano, *Anointed for Business* (Ventura, CA: Regal Books, 2002), 83.

31. "Greaterlands: God Is Taking Us to New Heights," privately circulated document from Greaterlands Fund of Tampa, Florida, n.d.

THE KINGDOM WEALTH CYCLE

As we continue to process different aspects of the great transfer of wealth, we must not tire of reminding ourselves that the ultimate purpose of all this is to implement the fulfillment of Jesus' Great Commission: "*Make disciples of all the nations*" (Matthew 28:19). We are praying for, and working toward, social transformation. We long to see an answer to the prayer that Jesus taught us: "*Your kingdom come. Your will be done on earth as it is in heaven*" (Matthew 6:10).

In the first chapter, I suggested a strategic template for social transformation: the concept of the Seven Mountains—the seven molders of culture. To help us envision this idea more clearly, I introduced this graphic:



The particular culture in which we live will reflect the blessings, the prosperity, and the values of the kingdom of God if kingdom-minded individuals somehow come to occupy the positions of influence on the top of each of the Seven Mountains. I will stress once again that I am not proposing a theocracy, in which the church rules society, but rather kingdom-minded believers influencing all segments of whatever governmental structure they happen to find themselves

in.

The word *influence* is very important. It raises the legitimate question, How is influence attained on each of the mountains? Most of us who are located primarily in the Religion Mountain, where the nuclear church is found, agree that influence is attained largely through spirituality. Spiritual individuals tend to have influence over less spiritual individuals. This has given rise to the tradition of “ordained ministers.” Ordination was designed to give substance to the separation of the most spiritual believers from everyone else. Leaders on the Religion Mountain tend to reinforce their “superior spirituality” with phrases like “I agonized in prayer over this matter,” “This decision required a twenty-one-day fast,” “The Lord spoke this directly to me,” “God has given me this word for you,” “I spend two hours, every day, in worship, in prayer, and in soaking up God’s Word,” or statements similar to those. This is not frivolous language; it is heartfelt. And those who manage to *walk* this kind of *talk* do, indeed, gain influence in the nuclear church—or the Religion Mountain.

Success and Influence

I stress this in order to point out that, contrary to the suppositions of many Religion Mountain leaders, spirituality is not regarded as a primary indicator of influence on any of the other six mountains. It is true that a notable *lack* of spirituality can block the pathway for kingdom-oriented influence in the workplace; however, it is not spirituality, per se, that produces influence. If it is not spirituality, what is it that generates influence on the other six mountains? The answer to that crucial question can be given in one word: *success*! In the workplace, the most influential individuals are, invariably, those who are the most successful. Obviously, there are many successful and influential individuals in society who are not kingdom-minded, and this state of affairs is what we need to press forward to change as much as we can. However, it would be futile to attempt to change the culture in the workplace so that spirituality would someday trump success.

What does this have to do with wealth?

When someone describes a certain individual as a “successful businessperson,” what does this imply? It usually implies that his or her business is making a significant amount of money and, generally, that the person in question is rich. I am well aware that this is quite disturbing to many Religion Mountain leaders.

Sociologists Laura Nash and Scotty McLennan, whom I introduced earlier,

substantiate what I just said. In their book, they report the following:

Comments about money usually led to comments about culture, which strongly influenced people's values. In fact, clergy used the term *culture* as a shorthand symbol for what they felt is the root of the problem: a value system centered on money. The culture, they told us, is a materialistic and hyper-commercial place, worshipping money above all else.³²

This negative feeling toward money, produced, in my opinion, by the spirit of poverty, could degenerate into what one person noted to the researchers: "The church tended to see the businessperson as outside the faith community with regard to the church itself."³³

Having said this, the reality remains the same. The most influential people on the six non-religion mountains usually are the most successful—and the most successful, more often than not, are the richest. To help clarify this concept in your mind, do a simple exercise. Jot down the names of five individuals whom you consider to be among the most influential people in today's world. Chances are, they are all rich. Even if you listed leaders from Religion Mountain who renounce personal affluence, such as Mother Teresa or Pope Francis, you would find that they are (or were) influential because, along with their perceived spirituality, they control(led) large amounts of institutional wealth. Granted, there may be exceptions, but I am stressing the rule.

If we want God's kingdom to come and His will to be done here on earth as it is in heaven, we should encourage His kingdom-minded people to be as rich and as successful as possible—and, consequently, to be as influential as they can be. That is one of the reasons why we should be praying fervently for the great transfer of wealth to occur.

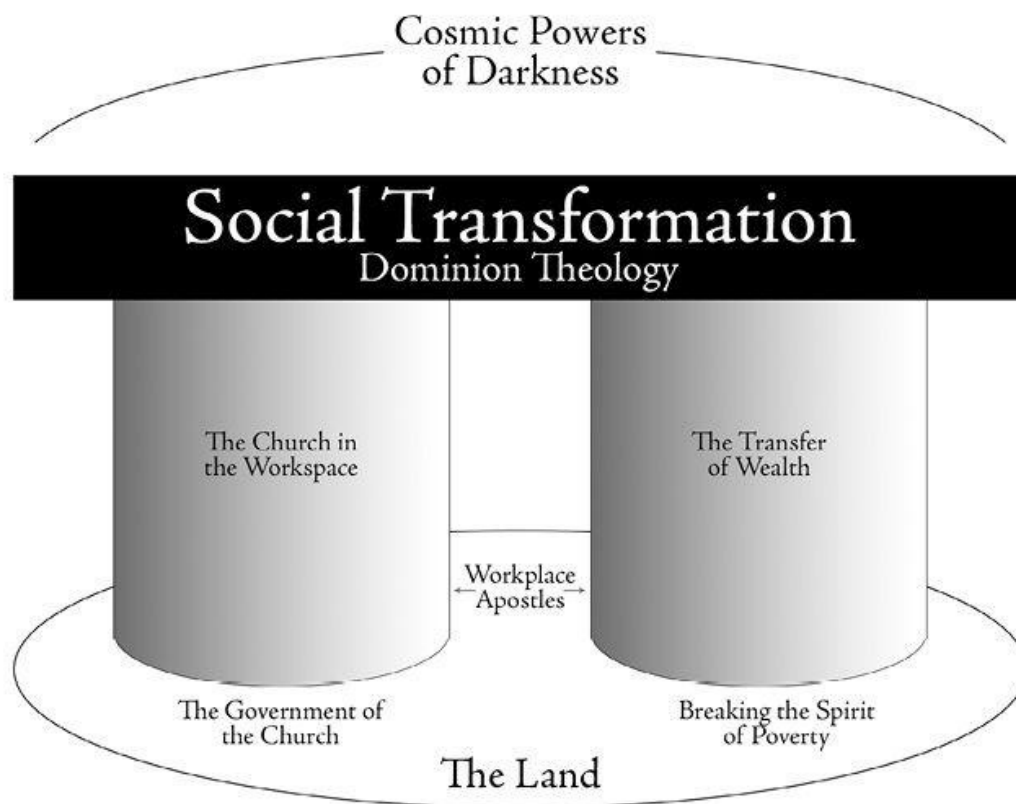
Why has the wealth not been released yet? In chapter 3, I introduced this question and listed seven possible reasons for the delay. I felt that we had largely dealt with the first four reasons, but that the last three are still pending. They are: (1) activating the apostles in the workplace, (2) developing an infrastructure for management of kingdom funds, and (3) establishing adequate administration for distribution. I want to deal with these three aspects in as much detail as I can in the pages to come.

Activating Workplace Apostles

Let's start with activating apostles in the workplace. (For those who may take issue with the contemporary office of "apostle," just think of them as "apostolic

leaders.” Let’s not miss the point.) Why do I use the term “activate”? Because, as I have stated previously, I believe there is a church in the workplace, the “extended church,” that is found on each of the six non-religion mountains, and that this form of the church, like any other form, has a foundation of being led by apostles and prophets. (See Ephesians 2:20.) But each one of the mountains has its own distinct culture, so each one needs to activate apostles from within—people who know how to do apostolic ministry and establish apostolic government in accordance with the specific cultural rulebook of that particular mountain. When this happens, each mountain will begin to move toward transformation—toward seeing the blessings and prosperity of God’s kingdom here on earth as in heaven.

I would remind you of the graphic that you first saw in chapter 1. As I’ve stated before, please notice that the only action piece, the one with the two arrows, is “Workplace Apostles.”



Now I want to try to explain why workplace apostles are so critical to wealth transfer.

The Four Links in the Kingdom Wealth Cycle

When we think of a “transfer of wealth,” simple logic tells us that the wealth

must be transferred *from* something *to* something else. A helpful way of analyzing and describing the process of the transfer is to picture a chain with four links: Providers, Managers, Distributors, and Field Marshals. How does the wealth get transferred *from* Providers *to* Field Marshals?

It stands to reason that those who fit into the categories of the first two links in the chain of the transfer of wealth, Providers and Managers, would be those who tend to fit the description of “workplace apostles.” The final two links, Distributors and Field Marshals, would, for the most part, be from the Religion Mountain—in realms such as apostolic centers, missionary organizations, and perhaps the nuclear church. All four categories need to be activated in order for the optimum wealth transfer to occur. Extended church apostles and nuclear church apostles need one another. Neither group would be able to do it alone.

You can see that there is an overlap between consecutive links. This is intentional, because, in real life, some individuals will occasionally fulfill more than one of the functions. The links are not mutually exclusive. In fact, it would be possible to imagine one person attempting to assume all four of the roles, although such a scenario would probably not be very common. A Provider might also be a Manager. There are instances where a Provider functions as his or her own Distributor. Some Distributors could also be Field Marshals, if the circumstances so demanded. The links of the chain are to be seen as guidelines rather than as strict legal categories.

Having said this, let’s look at each one of the links.

Providers

Providers are those to whom God entrusts significant amounts of wealth for the purpose of advancing His kingdom on earth. If they are part of the cycle of the transfer of wealth, they will act as philanthropists, and one of the reasons God allows them to have excess wealth is that He trusts them to be responsible with it. In some cases, it could be that Providers are unbelievers, such as the Egyptians at the time of the Exodus, or Kings Cyrus and Artaxerxes when Jerusalem was rebuilt; but, as a rule, they will tend to be committed servants of God. Kingdom-minded Providers appropriate and live out Deuteronomy 8:18: *“Remember that it is the Lord your God who gives you power to become rich. He does this because he is still faithful today to the covenant that he made with your ancestors”* (gnt). Providers are not shackled by the spirit of poverty. They know how to serve God and not Mammon. They have the wherewithal to amass significant quantities of wealth for the purpose of advancing the kingdom.

Providers have full control over their wealth. They typically discover that there are a variety of ways in which they can choose to release it. I have attempted to boil the options down to four generalized categories. Some Providers will stick to one of the four, while others will use more than one of them.

Funding pet projects—Most Providers will have established personal relationships with Distributors and even with Field Marshals. Some of them have an ongoing commitment to finance certain ministries. At times, they are members of the boards of directors for certain ministries and therefore feel a primary responsibility to move a particular ministry ahead financially. An interesting pattern that has developed is for an entrepreneur to start a new business with the up-front commitment that 100 percent of the business's future profits will be used to finance a certain pet project. Some Providers develop an allegiance to more than one pet project, and their charitable giving will be largely confined to supporting all of them. The pet-project approach includes both strengths and weaknesses, which I will discuss later.

Responding to donor appeals—Some Providers take the approach of giving their money when they are moved by certain appeals for funding that happen to come their way by mail, word of mouth, Internet, or personal contact. They may make a onetime donation to a certain ministry, or they may establish a pattern of regularly contributing to a ministry, as appeals come in. They may help to fund projects as the need arises but not commit themselves to an ongoing operational cash flow. Of all the options mentioned, this is the shortest-term approach.

Establishing distribution mechanisms—Some Providers have a desire to become personally involved in the comprehensive distribution of their resources. A common mechanism for achieving this is to establish a foundation. The Provider usually hires one or more Distributors to operate the foundation, according to guidelines supplied by the Provider. Bill Gates and the Bill & Melinda Gates Foundation is a prominent example of this. In fact, in 2008, Gates relinquished his full-time position as the head of Microsoft in order to devote all his efforts to the philanthropic work of his foundation. Using the terminology of our chain of wealth transfer, Gates went from being a Provider to a Distributor.

Outsourcing distribution—Some philanthropists desire to provide resources in a broad and systematic way, but they have little inclination to oversee the distribution, other than making sure that their funding is directed toward the causes that they personally support. The highest profile example of this in recent times would be the \$43-billion gift of Warren Buffett to the Bill & Melinda

Gates Foundation, in 2006. Reportedly, Buffett made a statement to this effect: “If I want to increase my money, I find someone who can trade better than I; if I want to spend my money, I find someone who can give it away better than I.” Relating to the four links of the chain, Buffett, in this case, would choose to remain a Provider and outsource to Gates as a Distributor.

Managers

The second link in the chain of wealth transfer is Managers. I will say, more than once, that I believe Managers are often the missing link in the chain. We already have Providers, Distributors, and Field Marshals in position, albeit not as many as we might like. But Managers? Relatively few! Yet they are crucial because they multiply the wealth of Providers before passing it further down the chain.

I have a strong suspicion that one of the reasons God has been delaying the release of the great transfer of wealth is that not enough kingdom-minded Managers are in place. Why would God release wealth that, for the most part, would be wasted down a black hole? Yes, it would be used for good purposes, but, once used, it would be gone. Very few Distributors or Field Marshals—usually nuclear church leaders—have the business skills necessary to receive funds from Providers and handle them in such a way that they would not be quickly depleted. Managers come between Providers and Distributors, so that kingdom wealth can be sustained, supplying a constant stream of revenue for advancing the kingdom.

Let me give you a concrete illustration. Not long ago, Dan Carless, a friend and successful Colorado Springs real estate developer, told me that he served as a consultant for the board of directors of Every Home for Christ. He once posed a hypothetical question to its president, Dick Eastman. He said, “Dick, would you rather have me give you [a onetime gift of] \$1 million or \$250,000 per year?” Dick, of course, replied that he wanted both, but that was not an option. Dick could have used \$1 million, because he is one of the most qualified Distributors I know. He is in direct contact with large numbers of effective Field Marshals. But the wiser choice was \$250,000 per year because, in four years, he would have the \$1 million; in four more years, it would total \$2 million.

Dan Carless’s idea was to function as a Manager. Instead of directly donating the \$1 million, he would invest that money, on behalf of Every Home for Christ, to make a 25 percent return each year.

This is the link in the chain that we need to strengthen. I have a good deal

more to say about managing kingdom funds, but it will wait until the next chapter.

Field Marshals

You may have noticed that I skipped a link in the chain and brought up Field Marshals before Distributors. That is because it will be much easier to understand the role of Distributors if we are first clear as to the identity of the Field Marshals.

Our Field Marshals are already in place, for the most part. A large percentage of them are the thousands of career missionaries, currently in the field or now being commissioned and sent out all over of the world. Some are domestic missionaries, while others serve overseas. Field Marshals know how to heal the sick, cast out demons, save souls, nurture believers, multiply churches, feed the hungry, care for widows and orphans, and transform society.

One of my apostle friends in Africa, for example, is currently planting between five and ten new churches per day. Another, whom I helped commission as an apostle to India, oversaw the planting of 3,500 churches last year. No one has to teach these Field Marshals how to use money to spread the gospel. They have developed a high degree of expertise, combined with impeccable personal integrity. However, these Field Marshals, and others like them, operate under a ceiling that imposes limits on what they can do. More often than not, the ceiling is financial in nature. If they had more money, they could extend God's kingdom more effectively.

Where does this money come from? The money that Field Marshals use to extend the kingdom comes from Distributors. So, let's look more closely at the third link in the chain of kingdom wealth: Distributors.

Distributors

Distributors are those who are called and equipped to oversee Field Marshals, providing them with resources and holding them accountable for the use of the resources they receive. Throughout the body of Christ worldwide, there are many different kinds of Distributors who carry out their activities in a variety of ways. In the segment of the church that I am primarily connected with, Distributors are typically fulfilling the role of apostle, whether they claim that title for themselves or not. Regardless of their title, many of those with the apostolic gift serve as Distributors.

As I have studied and analyzed the role of Distributors, I have found it helpful to divide this third link in the chain of wealth transfer into two types:

Narrowband Distributors and Broadband Distributors. Let me describe each one.

Narrowband Distributors typically focus on the particular assignment that God has given them. They respect the whole body of Christ and desire to be connected with other apostles, but such things are secondary. They direct their thoughts and their energy primarily toward their own ministry. Conversations with them may start with broad topics or theoretical concepts, but, almost invariably, the subject under discussion turns to the exploits that they, and the Field Marshals with whom they are associated, are accomplishing for God's kingdom.

Many Narrowband Distributors are leaders of what we often loosely refer to as "para-church ministries," whether those are missionary organizations or ministries based on a certain function. Dick Eastman, whom I mentioned earlier, leads Every Home for Christ, which employs foreign nationals to distribute Christian literature to every family or home in their region, and to use this approach to form "Christ groups," or embryonic house churches. For many years, Jane Hansen Hoyt, of Seattle, has led Aglow International, which primarily seeks to encourage and empower Christian women, helping them to fulfill God's destiny for their lives with excellence. Aglow International currently has active chapters in 170 nations around the world. John Benefiel, of Oklahoma City, has raised up the Heartland Apostolic Prayer Network, with coordinators in all fifty states in the U.S., as well as in more than fifty other nations. They have activated thousands of seasoned intercessors who join together in prayer and strategic-level spiritual warfare in order to open the way for the advance of the kingdom.

I have briefly mentioned these three apostolic friends of mine, all of whom are Narrowband Distributors, in order to raise this question: When Eastman, Hoyt, or Benefiel comes into possession of funding, what does he or she do with it? They don't begin to pray, wondering whether their funds should go to Wycliffe Bible Translators or to World Vision or to Missionary Aviation Fellowship. They know exactly where the funds should go. They go to help raise the ceilings of restraint on the Field Marshals they've already been assigned by God to oversee.

Another kind of Narrowband Distributor would be a vertical apostle—one who leads an apostolic network. I think of Ché Ahn, whose Harvest International Network includes 25,000 churches in fifty nations. I think of Ed Silvoso, who has raised up the International Transformation Network, bringing together thousands of kingdom-minded leaders from the workplace with the purpose of transforming their spheres of society so that God's will is done here

on earth as it is in heaven. If Ahn received funding, he would not be inclined to give it to Silvoso. And if Silvoso received funding, he would not be inclined to give it to Ahn. They are both Narrowband Distributors, doing what they are supposed to do.

Broadband Distributors—I get passionate about this type of Distributor, because I feel that one of the assignments God has given me is that of a Broadband Distributor. I do not oversee Field Marshals, as Narrowband Distributors do. Rather, I am aligned with a large number of apostles, most of whom are, themselves, Narrowband Distributors. I oversee a closely knit group of twenty-five apostles, for whom I provide primary apostolic alignment—namely, Eagles Vision Apostolic Team (EVAT). I also serve as Presiding Apostle Emeritus of the International Coalition of Apostolic Leaders (ICAL), which connects hundreds of apostles among many nations of the world. These are my apostolic spheres. I see my task as building distribution infrastructures to direct kingdom wealth to the Narrowband Distributors with whom I am aligned, who, in turn, will transfer the funds to the Field Marshals and provide accountability for their use.

With my colleagues in EVAT, I began the process of developing an infrastructure for broadband distribution in 2005. The outcome was an organization called The Hamilton Group (THG). As is true of many other pathways that my career has followed, the seed thoughts for THG came through prophecy. For a long time, I have believed Amos 3:7: *“Surely the Lord God does nothing, unless He reveals His secret to His servants the prophets.”* This word came to me during a prophetic conference that I was leading in Toms River, New Jersey, in late 2004. Cindy Jacobs began prophesying that I needed to do a prophetic act at the grave site of Alexander Hamilton in New York City. She said that this would help open the gates, spiritually, for a new ministry that God was assigning me for wealth distribution.

Cindy had known that Alexander Hamilton was my great-grandfather, four times removed, on my mother’s side of the family. God was showing her that there would be an important spiritual connection between Hamilton, the first U.S. Secretary of the Treasury, and my future role in the great transfer of wealth. Chuck Pierce was also present at the conference, and he stepped forward and confirmed the accuracy of Jacobs’ prophecy.

I took all of this seriously, and, with the help of Joe and Vonnie Askins, coordinators of our prayer network for New York State, I recruited a team of thirty-five intercessors from several states and gathered at Hamilton’s tomb in the courtyard of Trinity Episcopal Church, located at the head of Wall Street in

New York City. Both Cindy Jacobs and Chuck Pierce were with us, along with apostle Jay Swallow, a Southern Cheyenne, who had followed protocol and had received permission from the Native American tribe—which had originally occupied the region—to represent them in the prophetic act.

Before we went there, we received another prophecy that we also needed to go to Jekyll Island, Georgia, where the Federal Reserve System was birthed in 1913. So when we finished in New York, we traveled to Jekyll Island for strategic-level intercession. This was in July 2005.

The consensus among us was that we had launched one of the most powerful attacks that any of us had been involved in on the strongholds of the enemy for preventing the great transfer of wealth. God showed up among us in a mighty way and took us to new levels of faith. We felt that there had been a radical shift in the invisible world. Among other things, it allowed me, along with several others, to come to a place where we would not have been without those prophetic acts.

To use our new terminology, I felt that God had commissioned me to the task of a Broadband Distributor.

The Hamilton Group

This story explains why the name of our organization for broadband distribution would carry the name of Alexander Hamilton: “The Hamilton Group.” In order to prepare myself for honoring the legacy of my ancestor, I purchased several biographies of Hamilton and read them extensively. I was delighted to find out that we were both born again in our late teens and that we both desired that our lives be used by God. Among other things, Hamilton was one of the few founding fathers of our nation who was not a Freemason, a notion that was a great comfort to me.

As I read more, I was able to extract four characteristics of Hamilton that seemed to coincide with ways in which the Lord has also positioned me throughout my career:

(1) Hamilton *served as a change agent*. He constantly came up with new paradigms that pulled others out of their comfort zones, often causing them to criticize Hamilton severely. But all of this produced positive results. Ron Chernow writes, “[Hamilton] had prevailed in almost every major program he had sponsored—whether the bank, assumption, funding the public debt, the tax system, the Customs Service, or the Coast Guard—despite years of complaints and bitter smears.”³⁴

(2) Hamilton *influenced others through his writing*. He was a better writer than he was a speaker, making him one of the most literarily prolific of all the founding fathers. He wrote most of George Washington's speeches and personal letters. His major contribution was to *The Federalist Papers*. History scholar Joanne Freeman has said, "*The Federalist* remains one of the most important works of American political science ever written."³⁵ I can identify with Hamilton, because I, too, have influenced people far more by what I have written than by what I have said.

(3) Hamilton *helped establish government*. Historians have said that Washington was "the father of our country," Jefferson was "the father of the Declaration of Independence," Madison was "the father of the Constitution," and Hamilton was "the father of the American government." Beginning in 1993, one of my assignments has been to establish—or reestablish—the biblical government of the church. God has enabled me to coin the technical term "New Apostolic Reformation," and some of my books, such as *Churchquake* and *Apostles Today*, have helped to make this happen.

(4) Hamilton *was raised to design structures for handling wealth*. He was the first Secretary of the Treasury, and his picture appears on our ten-dollar bill. Ron Chernow calls him "an apostle": "He was the clear-eyed apostle of America's economic future, setting forth a vision that many found enthralling, others unsettling, but that would ultimately prevail."³⁶ How much I fit this fourth characteristic of Hamilton remains to be seen, but I was attempting to follow his example when I established The Hamilton Group, as well as by writing this book.

I was the founding president of The Hamilton Group, and I attempted to include my EVAT colleagues on the board of directors. The size of the board soon became overly cumbersome, and I reduced the number of board members to a more manageable group. Then, in 2010, THG became one of the nine ministries of mine that I turned over to my spiritual sons and daughters at my eightieth birthday. My daughter of choice for THG was Jill O'Brien, of Kingdom Connections in Houston, Texas. THG is a nonprofit 501(c)3 organization, with Jill as president, closely associated with me as vice president. We are positioned as an agency for broadband distribution of kingdom wealth.

Seekers and Servers

I believe it is accurate to perceive that distribution infrastructures—whether foundations (the most common among philanthropists) or apostolic councils

(less restricted by governmental regulations)—usually choose one of two modes of operation. Of course, some may choose to do both. Here is how I describe them:

The seeker mode. Many charitable distribution agencies seek funds and projects to which to donate funds. Within their organizations, they typically set up a fund-raising unit with the purpose of seeking Providers who desire to fund the projects the agency has selected. They also have a unit to seek projects that will fall within their own mission statement, ones that will appeal to their circle of Providers. They have a staff to process grant requests, perform due diligence, and prioritize funding requests. Some Providers, of course, come up with their own pet projects, which they assume the Distributor will handle responsibly. I am sorry to report that some of these Distributors do not strictly monitor the subsequent use of these funds, including the measurement of their productivity. I say “some” because, happily, others do implement the necessary monitoring.

The server mode. Servers do not have a fund-raising unit, because they exist only to serve existing Providers. Nor do they seek projects that need funding. Distribution is made to individual apostles, who ordinarily have a vision for more projects than they are able to fund. The Hamilton Group sees itself as a server, not a seeker. The motto of THG is “Strategic philanthropy for apostolic distribution.” I go into some detail on that concept in chapter 8. In the server mode, we in The Hamilton Group *serve* Providers, who entrust us to distribute their funds. We also *serve* apostles by providing the funding they need for projects they already have waiting. A significant fringe benefit of this approach is that THG does not have to monitor and audit the projects. The apostles are required to do this for us and to report the results.

All four links in the chain representing the kingdom wealth cycle—Providers, Managers, Distributors, and Field Marshals—are important. I strongly emphasized the third link, Distributors, in this chapter. In the next chapter, I want to look more closely at the second link, Managers.

32. Nash and McLennan, *Church on Sunday, Work on Monday*, 129.

33. *Ibid.*, 130.

34. Ron Chernow, *Alexander Hamilton* (New York: The Penguin Press, 2004), 481.

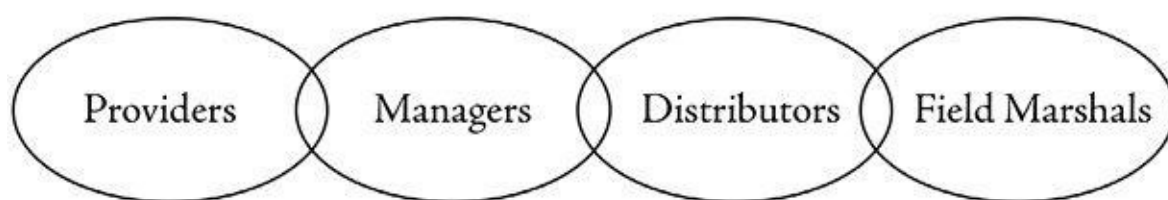
35. Joanne Freeman in Broadus Mitchell, *Alexander Hamilton: A Concise Biography* (New York: Barnes & Noble, 1999), vi.

36. Chernow, *Alexander Hamilton*, 344.

FROM DONOR-BASED FINANCING TO REVENUE-BASED FINANCING

Let's take another look at the chain of wealth transfer:

The Four Links



The chain shows that the wealth begins with “Providers” and ends up with “Field Marshals.” Before we go on, I think it is important for us to be on the same page as to who these “Field Marshals” are—and who they are not.

In chapter 1, I brought up the Greek word for church, *ecclesia*. There is much that could and should be said about the function of the *ecclesia* as a governing or legislative body, but, at this point, I simply want to stress the composition of the *ecclesia*. Wherever the term *ecclesia* is used in Scripture, there is an assumption that it is made up of the people of God. Wherever you find the people of God, you find the church. Sometimes, the people of God are *gathered* into congregations or local churches. Other times, they are *scattered* throughout the workplace. Whether gathered or scattered, they are still the church. As I mentioned before, I like to use the term “nuclear church” to designate God’s people gathered in congregations and the term “extended church” for God’s people in the workplace.

Another common form of the church is found when God’s people band together to accomplish kingdom activities that would not normally characterize most nuclear churches or extended churches. Some well-known examples would be Campus Crusade for Christ, formed under Bill Bright’s leadership, or Youth With A Mission (YWAM), formed under Loren Cunningham’s leadership.

Organizations like these have commonly been called “para-church ministries,” an unfortunate term, in my opinion. Why “unfortunate”? Because *para* means “alongside of the real thing.” Take *paramedic* as an example. Paramedics do many of the same things that real doctors do, but, at the end of the day, they are not real doctors. The phrase “para-church ministry” also implies that the ministry is not really the church. This is a false conclusion. These ministries are part of the true church because they are composed of the people of God.

Having said this, it will be necessary, just for the sake of communication, to reference “churches” and “ministries,” as unfortunate as the terminology might be. We are discussing the final recipients of the transfer of wealth, namely, the Field Marshals. Where would we find the Field Marshals who are out there on the front lines extending the kingdom of God? Although there are exceptions, generally speaking, Field Marshals will not be found in traditional local churches. Traditional local churches are led by pastors who are shepherds of the sheep. Their job is to care for the people of God. Pastors encourage and instruct people, heal emotional wounds, strengthen marriages, nurture people spiritually, help provide guidance for their children, conduct funerals and comfort those who mourn, baptize new believers, and lead their congregations in worship. The job description of a typical pastor could go on and on. Pastors encourage evangelism, although, for the most part, they are not evangelists themselves. And, with a few exceptions, pastors are quite different from apostles.

If the Field Marshals are not to be found in traditional local churches, where are they found? I think the answer to that question is fourfold:

- Field Marshals are found in apostolic centers.
- Field Marshals are found in apostolic networks.
- Field Marshals are found in denominational missionary agencies.
- Field Marshals are found in Christian ministries.

Apostolic Centers

You are probably familiar with apostolic networks, denominational missionary agencies, and Christian ministries. However, apostolic centers may be a new term for you. The phenomenon of apostolic centers began to surface after the Second Apostolic Age fell into place in 2001. Across the U.S., as well as in other parts of the world, it seems as if God is orchestrating a transition of traditional local churches into apostolic centers. One of the main differences between local churches and apostolic centers relates to leadership and

government. Local churches are led by pastors, while apostolic centers are led by apostles. Pastors are typically employees of the church who serve at the pleasure of the board of deacons or the board of elders or the congregation. Apostles, on the other hand, have final authority in all decisions affecting the life and outreach of an apostolic center. Even though some churches and denominations do not recognize the contemporary office of apostle, most of them will find that they do have leaders among them who actually function as apostles.

Another difference involves focus and vision. The focus of the local church is on the health, vitality, and growth of the congregation. The focus of the apostolic center is on the kingdom of God and on the community. The local church is interested in drawing new people inside its walls, while the apostolic center concentrates on sending people outside the walls.

My purpose here is not to write a treatise on apostolic centers but to highlight some general ideas. Fortunately, we now have an excellent textbook on the subject: *Apostolic Centers* by Alain Caron (Arsenal Press). While it ordinarily takes several years to make the transition from a local church to an apostolic center, Caron was able to accomplish the feat in just two years, without losing any people from his congregation.

Because apostolic centers are focused on sending people out to extend the kingdom of God, they are in touch with the Field Marshals they raise up.

Through Distributors to Field Marshals

As we see in the chain of wealth transfer, Field Marshals receive their funding from Distributors—specifically, from Narrowband Distributors, as I defined in the previous chapter. These Narrowband Distributors would be the denominational executives in charge of their mission organizations, the heads of Christian ministries, and the apostles who oversee apostolic centers or apostolic networks.

Denominational missionary agencies are typically funded by the churches that belong to the same denomination. Denominational governments have different ways and means of encouraging, or even sometimes requiring, regular and generous contributions to the missionary work of their denomination from their churches. The budgets of the missionary agencies are adjusted, year by year, to the amount of funding generated from their churches. Once in a while, there may be a substantial contribution from a wealthy Provider or from a legacy, but this is not usually the pattern. This type of system has been going on for years, and it has produced tremendous results in evangelizing much of the world through the

Field Marshals whom denominational missions have been able to send out and fund.

Apostolic networks are a newer kind of functional equivalent of denominations. Theoretically, churches and ministries aligned with the apostle who oversees the network contribute funds that are to be used by the network for outreach. However, in practice, this theory does not always work. Most of what I like to call “Microsoft apostles” (as compared to the “World War II apostles” of a few generations ago) strive to maintain the relational nature of their network. They are wary of falling into legalism; therefore, they require no percentage or fixed amount of giving to the central office of the network. Yes, they do require a financial bonding, but the amount is up to the person aligned with the apostle. Although I have no research to substantiate it, my personal observation is that, more often than not, most contributions to the network are decidedly ungenerous. This limits the ability of the apostle, as a Narrowband Distributor, to finance the Field Marshals connected to the network. Thus, the system needs to be improved.

Apostolic centers are akin to local churches in that they have a body of members who contribute tithes and offerings on a regular basis. The larger the congregation, the more funds available for supporting Field Marshals, who move out to extend God’s kingdom. The apostle who leads the center serves as the Distributor.

Donor-Based Financing

Christian ministries have no intrinsic source of their funding—it is all extrinsic. In most cases, ministries depend on what I like to call “donor-based financing.” Through whatever means possible, the ministry encourages believers to embrace their vision for outreach and extending the kingdom and to show their support through generous and regular contributions. As long as it can build a constituency and motivate its members to donate, the ministry can extend God’s kingdom through whatever set of gifts and specialties it has, such as translating the Bible, evangelizing the lost, caring for widows and orphans, spreading the Word through television, penetrating into unreached people groups, feeding the hungry, providing disaster relief, sponsoring strategic prayer initiatives, or supporting any number of outward-focused ministries that more traditional segments of the church might not be able to support as effectively.

Some ministries attempt to supplement donations through honoraria from speaking engagements or through the sale of books, DVDs, and other products.

Typically, however, these income streams constitute a relatively small part of the ministry's annual budget.

I believe that Christian ministries have been making, and will continue to make, essential contributions to fulfilling Jesus' Great Commission. For most, sustaining their activities depends primarily on the continuing generosity of individual donors. However, for many ministries, this is bad news, because, in recent times, financial donations have declined. The first point of decline was in 2001, just after the terrorist attacks on the World Trade Center on 9/11. The second decline was sparked by the U.S. recession, which began in 2008. Many ministries have had to cut back on their activities because of reduced donations, and some have even been forced to disband altogether.

Research shows that the decrease in income from donors has had a great impact on smaller ministries. A bulletin from the Evangelical Council for Financial Accountability (ECFA) compared giving in 2012 with giving in 2011. It found that giving to ECFA member organizations with annual revenue over \$5 million increased in 2012 by 4.6 percent. However, those ministries with budgets below \$1 million saw their giving decrease by 1.3 percent.³⁷ Most ministry leaders with whom I am in contact fall into the smaller ministries category. I have saved some of the letters I have received from my friends in these ministries, and I would like to quote some of them, without mentioning the person or the organization in question:

"Today I learned that one of our most faithful supporters has lost the means to help us. My wife and I have just come under the stress of learning that two of our missionary sons also lost a significant portion of their income through unrelated but similar circumstances. It's like a shadow passing over the sun. It looks desperate. None of us has the support that comes close to expenses!"

The president of this ministry fell ill, which became a serious threat to the ministry's donor-based financing. Here is what he wrote: "Yes, I am already slowing down, and [I] have cancelled some engagements. I will prayerfully be looking over the next four to six months to see how I must respond. This has an immediate effect on us financially. Since our ministry team is not underwritten by salaries of a local church, we are dependent upon the Lord's goodness, the generosity of His people, and product sales. When I do not itinerate, there are no honoraria. As a result, resource sales dwindle, and the supply line tends to lessen. This affects not only our local base of support but also all the outreach ministries globally that we in turn help to underwrite! We need your help." (Unfortunately, soon after this, the leader had to disband his apostolic network,

sell the property where the ministry was located, and lay off most of his staff.)

“As much as we’d prefer to ignore this fact, as it is with any business or church, it requires money for us to minister to the nations. Specifically, it costs \$42.96 per hour, 24/7, for our ministry to do all we do. We have neither a congregation nor the support of any foundation. We entirely trust God to provide this through His people who share our heart. We are not after your money. We are looking for partners who truly desire what we desire, and who will sacrifice with us to accomplish God’s call to ‘disciple the nations.’”

In this last case, the leader of the ministry couldn’t continue and had to take a position selling real estate.

“Donor Development”

The most common and immediate response to this sad state of affairs is for the leadership of a ministry to launch a new program of “donor development.” The means that leadership must do whatever is necessary to increase the number of donors to the ministry and increase the average amount that each donor gives. This makes perfect sense, and, in fact, it describes what the leaders of the ministry themselves have actually been trying to do for years. Since the leaders are forced to admit that they have not been able to produce the desired results, many of them decide to outsource the task of donor development. They soon find that there is no shortage of consulting agencies who would like to help them do it.

Donor development can take many different forms, depending on the agency in charge. I have collected some actual samples of these and will summarize them in order to clarify what I am talking about.

This ministry has developed four levels of sponsors. “Foundation Sponsor” (monthly pledges or onetime gifts of \$250 to \$999 per year), “Executive Sponsor” (monthly pledges of \$100 to \$499 or onetime gifts of \$1,000 to \$4,999), “Presidential Sponsor” (monthly pledges of \$500-\$999 or onetime gifts of \$5,000 to \$9,999), “Investors Group” (monthly pledges of \$1,000 or more or onetime gifts of \$10,000 or more). As an incentive, each category is offered escalating benefits, such as discounts, reserved seating, update packets, special dinners, or personal contact with the organization’s president.

“We are launching a ministry Partners program. Because we cannot carry on our ministry without the support of faithful donors, we believe the designation of ‘Partner’ is quite appropriate for those who show their commitment to the

ministry by sending a regular monthly—or quarterly—donation, however large or small it is. We also believe that ‘Partners’ deserve special ‘perks’ within the organization. Therefore, we are offering all of our Partners an ongoing 20 percent deduction on our seminar fees and suggested donations for our materials.”

“Committed friends who have chosen to support our ministry can choose from six levels: ‘Warrior’ (\$1 per month); ‘Silver’ (\$25 per month); ‘Gold’ (\$50 per month); ‘Platinum’ (\$100 per month); ‘Executive Platinum’ (\$500 per month); ‘Presidential’ (\$1,000 per month).” Again, there are escalating benefits for each category, with Presidential members invited to an annual dinner with the president of the ministry.

I do not have access to the results of these efforts at donor development, although I am familiar with some. I am sorry to report that I do not know of any ministry that has significantly increased its income streams by outsourcing donor development. In fact, when Doris and I were leading Global Harvest Ministries, on three different occasions, we went out and retained professional donor development consultants to help us increase our donations. We were disappointed each time, because the fees for all three fund-development companies turned out to be considerably greater than any short-term or long-term additional income to the ministry.

A Paradigm Shift

I have labored in my description of the inadequacies of donor-based financing for several pages in order to demonstrate that this is not a trivial matter. The title of this chapter is “From Donor-Based Financing to Revenue-Based Financing.” I believe that the long-term solution to provide adequate financing for Christian ministries will require not just an improvement on what we have been doing in the past but a decisive paradigm shift. I believe that those of us who lead ministries—as well as leaders of apostolic networks and apostolic centers—need to expand our thinking outside the box of the Religion Mountain and begin to use a bit of Business Mountain wisdom.

I have never understood why pragmatism has been so maligned within the Religion Mountain. My undergraduate degree is a bachelor of science. Scientists are stubbornly pragmatic. They constantly conduct experiments in order to see what works and what does not. When they set a goal, they attempt to do whatever is necessary to accomplish it. The end does justify the means in this sense. I am not referring to questions of morality or immorality but of

effectiveness. For example, I was thoroughly criticized by Religion Mountain leaders back in the 1970s when I introduced the use of numbers to help judge the health of a given church. Because I was so pragmatic about this, I even became one of the principal culprits in a book that castigated those of us who were seen by the Religion Mountain author as “ashamed of the gospel”!

Until now, I have not seen the need to apologize for what I like to call my “consecrated pragmatism.” My desire is to apply this approach to ministry financing. If the traditional means for financing ministries—namely, donor-based funding—is no longer satisfactory, let’s talk about changing approaches. The end is the same—financing Christian ministries. If one means doesn’t accomplish the task, let’s find another means that will. If it requires a paradigm shift, let’s shift!

Revenue-Based Financing

The new paradigm I am suggesting for financing ministries is *revenue-based financing*. I like the word *revenue* because one of its meanings is an amount of money regularly coming in for a certain cause. The income stream does not depend on the whims or the financial solvency of one or more donors. Rather, it is a business proposition that produces a steady stream of money.

The mechanism for revenue-based financing would be to encourage the ministry to establish a “ministry revenue fund.” The revenue fund would be entrusted to a Manager, the second link in the chain of wealth transfer. The Manager would preserve the capital and deliver the earnings to the ministry as revenue. Depending on the skills of the Manager, this revenue would be predictable enough to finance the normal operational budget of the ministry, year after year. Once this funding was in place, contributions from the constituency would be used to fund special projects or to expand the ministry as God leads.

Many readers would observe that what I just described sounds very much like an endowment fund, which are commonly used to raise money for institutions across the country. That would be a sound observation. But while the function would be the same, I have chosen to change the terminology to “ministry revenue fund.” For one thing, I think it is convenient to use a term that specifically relates it to the Religion Mountain. For another, it might be a way of avoiding some of the governmental regulations and restrictions placed on more traditional endowment funds.

The idea of establishing revenue funds is new to many ministry leaders. Years ago, when I first began casting this vision, I contacted many apostolic ministry

leaders and asked them if they would be prepared to receive outside financing for ministry revenue funds. None of them could give me a positive answer because none had any understanding of what it might entail. In fact, most of them had been programmed with the idea that if they were truly spiritual and had enough faith, they would spend all the money that came in and trust God to provide them with more. While this did not necessarily surprise me, it did underscore the need for instruction and role-modeling in this area. Such is my intention with this book and by the establishment of The Hamilton Group. But I am limited, because I am rooted in the Religion Mountain. I need to team up with colleagues from the Business Mountain who have expertise that I lack—especially Managers who are apostolic leaders in the workplace, whether or not they go by the title of “apostle.”

A while back, I mentioned that the second link in the chain of wealth transfer—Managers—is the weakest link. Bringing revenue-based financing for ministries to the forefront and establishing ministry revenue funds creates a great demand for skillful Managers. Without kingdom-minded Managers, the new paradigm I am suggesting cannot be operational. As time goes on, I am hopeful that the second link in the chain will become one of our strongest links, and that the great transfer of wealth will accelerate.

The Ministry Revenue Fund

In order to gain some hands-on experience with a ministry revenue fund, Doris and I withdrew some of our personal retirement funds in 2007 and used them to establish a ministry revenue fund within Global Harvest Ministries. In the process, we worked closely with our corporate attorney, and we learned a great deal about the legal mechanisms for doing this properly for a nonprofit organization. However, I could not claim that it was a successful experiment. For one thing, it was relatively short-lived, because, in 2010, we turned Global Harvest Ministries over to Chuck Pierce and needed to liquidate the ministry revenue fund to pay some outstanding accounts so that we could turn the ministry over in the black. For another thing, the management of the funds, which unfortunately began at the time of the recession of 2008 in the U.S., returned under 10 percent per annum. The funds we did receive were not sufficient to make a noticeable difference in balancing the ministry’s budget.

If you are considering setting up a ministry revenue fund, please see the Appendix for some legal and procedural guidelines to assist you in your endeavor.

Before I go on, I feel I should insert a word of warning. When you announce that you are establishing a ministry revenue fund to move from donor-based financing to revenue-based financing, don't be surprised if a friend of the ministry who is on the Business Mountain proposes an alternative suggestion—that he or she start a new business, put the profits into a fund managed by him or her, and donate the proceeds to the ministry. There is so much passion and friendship and desire for prospering the ministry involved in such a proposal that it is almost impossible to turn down. But I recommend a good bit of caution. If the businessperson owns the business or the fund, you will still be operating according to a donor-based financing mode. In fact, if the businessperson is successful, the donations may eventually cover a substantial part of the annual budget. This is the danger. It is the “sugar-daddy syndrome.” While the sugar daddy is welcomed as a blessing to the ministry, in too many cases, and even for legitimate reasons, the funding will dry up and no longer be available. This will cause a serious financial crisis for the ministry; it has precipitated the demise of some organization. My advice is to avoid the sugar-daddy syndrome. Develop a ministry revenue fund wholly owned by the ministry.

Having logged a bit of personal experience in working with ministry revenue funds, I believe I am now in a position to suggest some practical guidelines. As I have said, my goal is to see the ministry revenue fund finance the annual operational budget of the ministry. How much, then, should we project for the principal of the fund?

In order to address that question, I refer back to chapter 5, where I explained the parables of the money managers. In these parables, found in the gospels of Matthew and Luke, the good and faithful manager who made the least returned a 100 percent gain (arguably per annum), and the highest rate of return was 1,000 percent. Are these parables realistic? Did Jesus know what He was talking about? I have to assume that, in Jesus' mind, these rates of return were not ridiculous but realistic.

In today's world of finance, a 100 percent return per annum is unusual but not impossible. In 2013, for example, the best performance among stock mutual funds was the ProFunds Biotechnology Ultrasector Fund—up 114.6 percent.³⁸ Again, although I can't prove it, I do suspect that the trading mechanism used by the money managers in the parables could well have been trading in a foreign exchange. I happen to have some knowledge of today's foreign exchange industry, and I can report, without fear of contradiction, that a number of foreign exchange traders are currently making well over 100 percent per annum. I could

be more specific, but I want to avoid crossing the lines of certain governmental restrictions related to disclosing these things.

Back to the amount needed for ministry revenue funds: If we move into the range of 100 percent return per annum, the principal needed would be the full amount of the annual operating budget of the ministry. It is not unusual for small ministries to have a budget of, let's say, \$300,000 per year. In that case, the leaders would set as an objective accumulating a ministry revenue fund of \$300,000, not touching the principal but using the \$300,000 in annual returns for their expenses. They would still have donors giving money toward projects and expansion, but they would have moved from donor-based financing to revenue-based financing.

I am aware that it is not easy to wrap our minds around a financial return of 100 percent. In fact, I turned to *The Chronicle of Philanthropy* and made a list of the returns on certain endowment funds from before the downturn in the U.S. economy. The highest rate in the nation was the Massachusetts Institute of Technology, with a 23 percent return. If that were the return for our hypothetical \$300,000-ministry, the revenue fund would need to be \$1.3 million instead of \$300,000, an increase that would obviously discourage many ministry leaders. As the great transfer of wealth materializes, I believe that God will raise up a company of Managers—apostles in the workplace—who will know how to meet the standards of Jesus' parables, namely, a minimum of 100 percent return per year.

When all these things fall into place, we will say good-bye to the era of ministry financial scarcity and enter a new era of ministry prosperity. Hopefully, the day will soon come when Field Marshals will be able to fulfill their complete potential, because there will no longer be a financial ceiling to hold them back.

37. ECFA, "Recent Nonprofit Developments from ECFA," e-mail, November 5, 2013, 1.

38. John Waggoner, "Finding fund winners isn't cut and dried," *USA Today*, December 27, 2013, B1.

KINGDOM PHILANTHROPY

For many of us who have served in leadership positions in the church, the concept of “philanthropy” may seem a rather distant and even abstract thought. We are aware that philanthropists exist, but we do not ordinarily move in their circles. Many of us would not be personally acquainted with even one of them. From time to time, we may request grants from foundations operated by philanthropists, but that is generally as close as we ever get.

Can We Become Philanthropists?

What would it be like if those of us in leadership positions of Christian ministries actually *became* philanthropists ourselves? I know that, at first glance, such a notion seems far-fetched. But why? I believe that raising up an army of kingdom-minded philanthropists is part of the new direction in which God is moving His people these days.

Think back on some of the things that have already been said in this book. We live in extraordinary times. The twenty-first century is already shaping up to represent a seismic shift from the ideas of the twentieth century. We now live in the Second Apostolic Age, in which the biblical government of the church has come alive once again. The Holy Spirit has begun speaking to the churches about taking dominion of God’s creation, as He originally intended for us to do. Our twentieth-century goal of saving souls and multiplying churches has now been expanded to include nothing less than the transformation of our society. Our vision is to help human beings everywhere—especially the poor and the oppressed—find a more satisfying and productive way of life.

Along with all of these mega-changes is the impending fulfillment of God’s promises, made through His prophets, for the great transfer of wealth. My sense is that we will be seeing unbelievable quantities of wealth moving from the control of the kingdom of darkness to the control of the kingdom of God. I know that it might be an exaggeration, but I have both faith and hope that it will approach the quantity of wealth found in Solomon’s kingdom.

Responsible Distribution

It is one thing to receive this wealth; however, it is another thing to distribute it responsibly. This is where philanthropy comes in. Aristotle is reported to have said that anyone can give away money, but only a few can give it to the right person at the right time to the right extent for the right reason and in the right way. That's a very tall order, indeed, but one that we must constantly keep in mind.

Philanthropy comes from two Greek words, meaning “loving people.” It is a godly pursuit because God loves people. Those who are born again by the Holy Spirit reflect God's love for people in their thoughts, their prayers, and their actions. They are not self-centered, because they feel that their destiny is not so much to help themselves but rather to help others. It is important to recognize up front that philanthropy and selfishness are opposite concepts. If we are going to meet God's standards for philanthropy, we first must pass the test of selflessness. Loving others is more important than loving ourselves.

Having said this, we must, at the same time, cultivate a healthy, biblical attitude toward ourselves. The book of Romans tells us that if we are to do the good and acceptable and perfect will of God, two things are necessary. First, we must not think more highly of ourselves than we ought to. This reflects what I just said about selflessness. Second, we must think soberly of ourselves. (See Romans 12:2–3.) In other words, we must develop a positive, realistic, and accurate self-evaluation. We must know who we are and who God desires us to be.

Unfortunately, there has been some misguided teaching in many of our churches, suggesting that we should denigrate ourselves in order to please God. Pious phrases like “I am nothing” are all too common. One of Isaac Watts's hymns would have us sing, “Such a worm as I.” God did not create us to be nothings or to be worms. He made us in His own image. He created us to be the head, not the tail. (See Deuteronomy 28:13.) Every one of us is valuable to God.

Thinking Soberly of Ourselves

How do we think soberly of ourselves? The apostle Paul said that we should “*think soberly, as God has dealt to each one a measure of faith*” (Romans 12:3). He went on to tell us that part of thinking soberly is knowing and using our spiritual gifts: “*Having then gifts differing according to the grace that is given to us, let us use them*” (Romans 12:6). It is not possible to think soberly of ourselves if we do not know what spiritual gifts have been given to us. And, by the way, it is also helpful to know which gifts have *not* been given to us.³⁹

Another part of thinking soberly is knowing the specific assignments that God has given each one of us to advance His kingdom. I'm directing these thoughts on philanthropy mostly at those to whom God has given positions of leadership—primarily apostles, or, as some prefer to call them, apostolic leaders. (See 1 Corinthians 12:28.) I think it is quite obvious that the majority of new kingdom philanthropists will be apostles, both in the nuclear church and in the workplace. Fortunately, most apostles have been able to sort out the difference between unbiblical self-denigration and biblical selflessness. They know how to think soberly about themselves.

Philanthropists Are Rich

Why have I dwelled so much on how we see ourselves? It is because of a very evident component of philanthropy that we sometimes do not allow to surface in our minds. Think of any philanthropist you know of. Start with America's number one philanthropist, Bill Gates, if you want to. Before anyone becomes a philanthropist, they first must possess the resources needed to fulfill their own personal destiny in life, whatever that might be. Once their own perceived needs are fully met, they can begin to focus on providing similar resources for others. Philanthropists are rich. Again, there might be an exception to the rule, from time to time, but I am talking about the rule.

Some Bible-believing Christians do not like to think of themselves as one day being rich. Many leaders on the Religion Mountain have been programmed to associate wealth with greediness or Mammon. However, the Bible itself takes a different approach. It says, "*God is able to make all grace abound toward you, that you...*" (2 Corinthians 9:8)—now notice carefully where this goes. This passage is dealing with giving money or sowing seed. It tells us that there are two things God's grace is designed to provide in this context, and the first is "*...always having all sufficiency in all things.*" This means that God wants us to have all our personal needs met. Who determines what these needs are? It must be the person involved. I don't believe that God's kingdom should be patrolled by the "sufficiency police" snooping around and telling everyone what they need and what they don't need. If some kingdom-minded leaders feel they need the latest model of an upscale automobile, so be it. If others are satisfied with a ten-year-old jalopy that gets them from one place to another, that doesn't award them superior spirituality.

Once God has allowed us to achieve the fulfillment of our personal needs, we are ready for the second thing we receive by His grace, according to 2 Corinthians 9:8: "*...an abundance for every good work.*" Here is where

philanthropy comes in. Over and above our personal needs, God doesn't want us to have just a *little* left over to give away; He wants us to have *abundance*. If we take this literally, God apparently does not want us to possess enough money to support only a few kingdom causes; He wants us to be able to support *every* good work. Poor people can't support every good work. Anyone who can support every good work must be rich. You can't give money in abundance unless you first have money in abundance. That is what leads me to the conclusion that philanthropists are rich.

The Oxygen-Mask Principle

Having sufficiency for our own needs, plus abundance for good works, leads to a principle that I consider important for responsible distribution. Broadband Distributors do well to apply what I call the "oxygen-mask principle." What is that? When we are in an airplane, the flight attendant routinely announces the oxygen-mask principle. If the cabin decompresses, oxygen masks are deployed for each passenger. If you have a child with you, you are instructed to put on your own oxygen mask first. Why? Only if you have your own necessary supply of oxygen can you help those who don't.

This also applies to the distribution of wealth. If I, as a Broadband Distributor, want the apostles with whom I work to be active and productive philanthropists, I must do what I can to see that their needs are met first. If we are forced to dedicate most of our waking hours to raising funds for our own operational cash flow and to finance the visions that God has given us for our own ministry, we are not in the best position to help others. So, I institute the oxygen-mask principle. As funds become available, the first projects to be resourced are those to which the apostles in my networks have been assigned by God. Because it is an announced policy, funding projects of those leaders closest to me is not seen as selfish or self-serving. It simply makes good sense. Through this policy, we can move ahead and multiply kingdom philanthropists.

Multiplying kingdom philanthropists is an important step in advancing God's kingdom in our day. As I said earlier, the body of Christ, in general, has not operated in an aggressive, philanthropic mode on a worldwide scale. Yes, we have loved people, and we have helped others, both spiritually and materially. We have fed poor people, we have been on the scene with emergency supplies when disasters have hit, and we have established schools and hospitals and orphanages. But I believe the time has come to set our sights higher. It is one thing to care for the poor, as we have done, but it is quite another to go beyond that by removing the social roots of systemic poverty. This doesn't just help

people; it also helps the whole society in which they live. Many tools are necessary to make something like this happen, and one of them is vast amounts of wealth that have not previously been at our disposal. This is at the heart of becoming active players in the great transfer of wealth.

Strategic Philanthropy for Apostolic Distribution

A term that encompasses what I believe to be a very productive approach toward responsible financial distribution is “strategic philanthropy for apostolic distribution.” Many people are unaware that philanthropy is a specialized profession requiring knowledge, experience, and skill, much as we regard the practices of law or engineering or medicine or physics. Although it may seem strange to those unaccustomed to handling large amounts of money, it is axiomatic among philanthropists that it is more difficult to give away wealth than to acquire it. Unfortunately, history is full of horror stories relating to the unwise transfer of wealth. Think, for example, of lottery winners—people largely unaccustomed to controlling large quantities of wealth who suddenly possess it. A disproportionate number of them have found themselves so over their heads that they have ultimately ended up worse than they were before they won the lottery.

Let me insert a personal word. Throughout most of my career, I never entertained a long-range goal of distributing wealth. In fact, for forty of my sixty years of ordained ministry, I would have been disqualified for the task, because I was under the influence of the spirit of poverty, as I described in chapter 4. Fortunately, I have since been delivered from that mind-set, and such thinking is now a thing of the past.

The change began in 1996, when I first started receiving personal prophecies concerning an assignment that God was giving me: the handling and distribution of large amounts of wealth. I recently went back through the 200-page Prophetic Journal in which Doris and I have recorded personal prophecies since 1989. I was surprised to find that I could extract as many as eight full pages of prophecies concerning wealth. I take seriously 2 Chronicles 20:20: “*Believe in the Lord your God, and you shall be established; believe His prophets, and you shall prosper.*” So, over the past few years, I have been moving gradually in the direction indicated by those prophecies. Writing this book is part of that journey.

One positive indicator of God’s direction in this season of my life has been that I have been approached by a number of individuals representing potential sources of considerable wealth for the kingdom. This has been new for me, and I

have been gaining valuable experience. Some have turned out to be fraudulent Ponzi schemes. Some have simply been pipe dreams that have fizzled. Others are still pending, but their potential is significant enough, and their timing seems near enough, to compel me to begin building an infrastructure for responsible distribution. The Hamilton Group is one outcome of that.

Irresponsible Distribution

One reason I like to use the word *strategic* to modify “philanthropy” is that some philanthropists choose to distribute their wealth in an unplanned and unfocused manner. For many years, I have subscribed to *The Chronicle of Philanthropy*, arguably the most authoritative publication in the field. Consider this editorial:

In a few weeks, The Chronicle of Philanthropy will publish its annual ranking of the 400 charities that raise the most [money] from private sources. While fund raisers, philanthropists, and others are always eager to see which groups make the list, what’s most interesting to us is which organizations do not make it.

Although the rankings highlight those organizations that have amassed the most in donations, they do not include data about the level of social change these nonprofit groups have achieved. They do not reveal which organizations have been most successful at advancing their missions.

We need a way to rank nonprofit groups according to results—not budget size or organizational reach. The ultimate measure of a nonprofit organization’s performance should be how many lives it saves or how many low-cost homes it builds, not how much money it has received—or how little it spends on overhead to raise those funds.⁴⁰

It’s one thing to receive satisfaction from the quantity of money spent, but it’s another thing to postpone satisfaction until you see what the money has accomplished. If I, as a Broadband Distributor, made a grant to a Narrowband Distributor, I would require an accurate report on what those funds had done in the hands of the Field Marshals before I would ever consider contributing to another grant. This is such a reasonable proposition that it comes as an unpleasant surprise to discover that it is not the *modus operandi* of many of America’s largest charities.

Going hand in hand with this is the fact that some individual philanthropists take pride in how much money they personally give to charities, not in what the charities might accomplish with that money. They are more concerned with

getting their names included in the list of the 400 most generous Americans than they are in taking the time and effort necessary to find out how their funds are ultimately being used. I consider that being an irresponsible provider who is unconcerned about distribution. To give a positive illustration, the Bill & Melinda Gates Foundation is known and respected for tracking and evaluating the results of their giving. This naturally costs them time and money. On the other hand, as we have stated, Warren Buffett is not interested in doing such things, even though he recognizes the value of them. Consequently, Buffett gives his philanthropic contributions to the Gates Foundation, where he knows that they will be distributed responsibly.

Apostolic Distribution

The Hamilton Group (THG) has adopted as its slogan “Strategic Philanthropy for Apostolic Distribution.” As I mentioned previously, it operates under the “server mode” rather than the “seeker mode.” Those charities that use the “seeker mode” need a department of fund-raisers as well as a department of grant makers. The fund-raisers *seek* funds in order to support their charities or foundations. The grant makers *seek* ways to spend the funds collected—some strategically, others irresponsibly, as we have just seen. The seeker mode is expensive, because the fund-raisers, as well as the grant makers, need to pay a staff as well as budget for office expenses. It is even more expensive for them to track the results of the funds they distribute—one reason why many charities do not undertake this task.

When I organized The Hamilton Group, I selected the *server* mode rather than the *seeker* mode. It allows us to work with a skeleton staff. We do not seek funds; rather, we serve those Providers who desire to outsource their distribution to us. If we have no funds, we go into a holding pattern until we do. Those of us who lead THG have personal income streams from other sources, so overhead budget constraints are kept to a minimum.

Why the phrase “apostolic distribution”? We in The Hamilton Group do not need to seek or process random grant requests, because we serve apostles, each one of whom has already identified and prioritized numerous projects. Apostles, or apostolic leaders, oversee a corps of Field Marshals who exhibit hands-on supervision over the completion of the projects. Identifying the projects, performing the due diligence, transferring the funds (in many cases internationally), monitoring the projects, and auditing the use of the funds are the responsibility of each apostle who has previously developed personal relationships with the Field Marshals involved. The status report of each project

comes from the Field Marshal to the apostle, who then delivers it to The Hamilton Group, following prescribed protocol. Through that simple chain of command, we can more readily accomplish our goal of responsible distribution.

How do we choose which apostles to serve? Every apostle I know thinks that his or her projects should have the highest priority. I consider that a very positive dimension to apostolic leadership. However, as a result, whenever funds become available, we can predict that there will be more legitimate requests for the funds than there will be money to take care of them. So, those of us who are Broadband Distributors need to prioritize. Part of God's plan for apostolic leadership is to assign certain spheres to individual apostles. The apostle Paul modeled this for us in 2 Corinthians 10:13: "*We, however, will not boast [of our authority] beyond measure, but within the limits of the sphere which God appointed us—a sphere which especially includes you.*"

It would follow, then, that those apostles who have the highest priority for the distribution of wealth would be those within the sphere or spheres that God has given us. This is not to imply that kingdom-advancing projects outside our spheres are less strategic than those within them, but it simply reflects the relational nature of apostolic government.

Expecting the Wealth of the Nations

Those of us involved in the great transfer of wealth take encouragement from Isaiah 60, originally directed to the nation of Israel—God's people in the Old Testament. The Scripture also applies to God's people in the New Testament, namely, believers in Jesus Christ.

Arise, shine; for your light has come! And the glory of the Lord is risen upon you....The Lord will arise over you, and His glory will be seen upon you. The Gentiles [or the nations] shall come to your light, and kings to the brightness of your rising. (Isaiah 60:1–3)

It goes on, and I have quoted this verse more than once:

Then you shall see and become radiant, and your heart shall swell with joy; because the abundance of the sea shall be turned to you, the wealth of the Gentiles [or the nations] shall come to you. (Isaiah 60:5)

In past seasons, the body of Christ may not have been prepared to engage in kingdom philanthropy. But now we live in a new era. We will be among those who experience God's great transfer of wealth.

39. These concepts about spiritual gifts are developed in *Your Spiritual Gifts Can Help Your Church Grow* and *Discover Your Spiritual Gifts* by C. Peter Wagner. Both books have a 135-question survey for discovering and identifying spiritual gifts.

40. Editorial, *The Chronicle of Philanthropy*, October 4, 2007.

SOME BASICS OF CHEERFUL GIVING

One of my favorite books relating to the transfer of wealth is Ché Ahn's *Grace of Giving*. It carries a great deal of authenticity because Ché, whom I know very well, not only writes with authority about giving, but his personal lifestyle actually models what he says. Let's take a look at one of the basic principles found in that book.

Ahn says, "God wants us to trust Him and in His ability and desire to prosper us."⁴¹ Time and again, I have said that it is God's will to prosper His people. To this idea, Ahn introduces the key factor of *trust*. Most of us will readily affirm that we trust God for many, if not all, things. But what tangible form might our trust in God specifically take for prosperity? Ahn continues, "He asks us to demonstrate our trust by sowing financial seed into His kingdom....He is asking us to trust Him, His promises, and the laws of sowing and reaping that He has established in the earth. When we sow finances into His kingdom, we will reap prosperity."⁴²

This implies that prosperity is conditional. Earlier, I used Deuteronomy 28 to illustrate the differences between the blessing of prosperity and the curse of poverty. There, the Bible is very straightforward in indicating that what we receive hinges on our obedience to God. It stands to reason, therefore, that if prosperity is conditional, God would clearly reveal to us what the conditions are. In this final chapter, I want to explain God's plan for giving as simply as possible so that readers will be able to move forward and receive His abundance for them.

The foundational Bible verse for this teaching is one that almost every believer knows, at least in part: "*Let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver*" (2 Corinthians 9:7). This raises an interesting theological question. We know that God is love (see 1 John 4:8, 16) and that He loves everyone (see John 3:16). However, according to this verse, God seems to have a special and specific love for givers. While it is

probably true that every believer *gives*, keep in mind that not every believer is a *giver*.

Passing the Plate

As a starting point toward becoming true givers, it is important that we have a realistic glimpse of the actual state of affairs in America. Fortunately, we have the facts. Christian Smith and Michael Emerson have produced a rather startling sociological study of the giving habits of American Christians, called *Passing the Plate*. I will select a few relevant statements from the book that will help us see the big picture.

The authors summarize their findings in the introduction: “All of the evidence, we will see, points to the same conclusion: when it comes to sharing their money, most contemporary American Christians are remarkably ungenerous.”⁴³ That is not good news!

They begin chapter 1 as follows: “If American Christians were to give from their income generously—not lavishly, mind you, only generously—they could transform the world, starting right away. Ordinary American Christians have within their power the capacity to foster massive and unprecedented spiritual, social, cultural, and economic change that closely reflects their values and interests.”⁴⁴ This is a remarkable observation in light of what we discussed in the first chapter of this book—that a major purpose for God’s desire to transfer wealth is to facilitate the Great Commission, as expressed in Matthew 28:19: making disciples of nations. Society could be transformed if only Christians would give what they are supposed to give.

How much money might this involve? Smith and Emerson write, “We estimate that if committed Christians in the United States gave 10 percent of their after tax income—fully but no more than 10 percent—that would provide an *extra* \$46 billion per year of resources with which to fund needs and priorities.”⁴⁵

Smith and Emerson go on to list six sociological facts about American giving. I will mention three of them.

“Fact #1: At least one out of five American Christians—20 percent of all U.S. Christians—gives literally *nothing* to church, para-church, or nonreligious charities.”⁴⁶

“Fact #4: Higher income earning American Christians—like Americans

generally—give *little to no more money* as a percentage of household income than lower income earning Christians.”⁴⁷

“Fact #5: Despite a massive growth of real per capita income over the twentieth century, the average percentage share of income given by American Christians not only did not grow in proportion but actually *declined* slightly during this time period.”⁴⁸ For the nineteenth century, the percentage was 3 percent, and in the twentieth century, it was 2.5 percent.

I take all these facts and figures as a wakeup call for the church. If we are serious about fulfilling God’s purpose for putting us here on earth, we need to arise from our complacency, especially regarding our finances. We are much more likely to find ourselves as “players” when the great transfer of wealth comes if we have developed a personal lifestyle of generous, Bible-based giving.

The Bible says that God loves cheerful givers. This must mean that He loves cheerful givers more than reluctant givers. Obviously, not all givers are cheerful. Some give “*grudgingly*” (2 Corinthians 9:7). They give with the wrong attitude. Others give “*of necessity*” (verse 7). They give out of compulsion, sometimes as a result of manipulation. I want to help you to be a cheerful giver.

Generous Giving

Smith and Emerson say that Christians could transform the world if they only gave generously. Why is giving generously so important?

When you think about it, there are four main components of who you are: your time, your talents, your abilities, and your energy. And then, you also have your *money*. You have the capacity to share each one of those things with others. It’s your choice. If you choose not to share, you are being selfish, and that is a serious character flaw.

In this chapter, I am going to deal with just one of the five components of who you are: your money. As I just said, your money is part of who you are, just as your shoulder and your thyroid gland are parts of your body. In most cases, your money comes from your work. Some of it goes to the government in the form of taxes, but the rest is yours to do with what you please. It is important to realize that your money is your personal possession, because, when you decide to give away your money, you are actually giving away part of yourself.

Where do we give our money? Most of the time, our money is spent on our immediate family. By giving money to your family, you are giving yourself to your spouse and children. But what about giving money outside of your family?

We just read some discouraging statistics. Did you know that the average American gives only 2 percent of his or her income to charity? Some give absolutely nothing at all. That, clearly, is *token* giving, a far cry from *generous* giving.

Generosity must come from the heart. It is a character trait. That's why the Bible makes this remarkable statement: "*For where your treasure is, there your heart will be also*" (Matthew 6:21). If you want me to know where your heart is, show me your giving habits. I know it's a bit of a side issue, but that's why I recommend that pastors be familiar with the giving records of their parishioners. If you give generously to the church, and I'm your pastor, I know that I can trust you because your heart is in the right place.

I want to help you to be a generous giver.

The Tithe

The first and most important biblical step toward generous giving is the tithe, which simply means 10 percent of your income. Both the Old and New Testaments teach that giving away 10 percent is the proper starting point.

Malachi 3 includes a well-known biblical passage that starts like this: "*Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings*" (Malachi 3:8). The premise here is that the tithe is God's money, not yours. If you keep it, you rob God, because you are withholding something that is rightfully His. But it gets even more serious.

"*You are cursed with a curse, for you have robbed Me*" (Malachi 3:9). The Bible does not use the word "*curse*" lightly. To refuse to release God's tithe back to Him may be more serious than some people think.

"*'Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this,' says the Lord of hosts, 'if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it'*" (Malachi 3:9–10). We are told elsewhere in Scripture that we are never to test or tempt God. (See, for example, Matthew 4:7; Luke 4:12.) This would be universally true unless the Lord specifically told us otherwise. The testing or tempting referred to in those verses involves a spirit of unbelief. Here, He invites us to "try Him" and see if tithing won't open the door to prosperity. We're foolish if we don't do what He asks.

Please don't fall into the trap of dismissing tithing as an Old Testament law that we no longer have to obey because we live under New Testament grace. Jesus and the apostles practiced tithing. How do we know? They were faithful

Jews. The Old Testament was the only Bible they had. Faithful Jews tithe. And the Jewish tithe goes back to before the law came through Moses, all the way to the Israelites' father, Abraham, who tithed to Melchizedek. Here is the story from the book of Hebrews in the New Testament: "*For this Melchizedek, king of Salem, priest of the Most High God, who met Abraham returning from the slaughter of the kings and blessed him, to whom also Abraham gave a tenth part of all...*" (Hebrews 7:1–2).

Curiously, some Christian leaders actually preach *against* the tithe. Not only do they use the spurious arguments suggesting that the tithe is Old Testament law, which is passé, but they also take another approach. They say that 10 percent is too little. They maintain that God does not own just 10 percent of what we earn but 100 percent. I have heard the phrase "it all belongs to God" many times, but I have never been able to figure out the twisted logic behind it. It sounds so pious that most people would not think of questioning it—that is, until we raise this question: Doesn't God allow human beings to have their own possessions? I think He does.

It is certain that God may be the *source* of what we have. But God is a true giver, is He not? If I give you something but feel that it is still mine after I have given it to you, I would not be a true giver. From the time I give it to you, it is your possession, no longer mine. I am quite sure that God wants us to have personal discretion over what we do with 90 percent of our income. It is no longer God's; it is ours, because He truly gave it to us. As we continue, I am going to make some good suggestions about what we might do with *our* share, but we'd better not keep the 10 percent, because that part is God's, not ours.

Is the tithe an example of legalism? Yes, I think it is. But it is sanctified, common-sense legalism. It is like driving on the right side of the road or paying income tax or fastening your seat belt—all good forms of legalism. My suspicion is that very few of those who oppose the tithe give even 10 percent of their income. Refusal to do so can become a cop-out. A few years ago, researcher George Barna found that only 9 percent of born-again Christians tithed their income. That means that 91 percent of them did not tithe! No wonder it's so difficult to transform the world.

Offerings

Legalism stops with the tithe. All other forms of giving are voluntary and discretionary. But generous givers cheerfully and consistently give more than 10 percent.

Look at the advantage of giving generous offerings, as laid out in the Bible: *“Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For the same measure that you use, it will be measured back to you”* (Luke 6:38). Keep in mind that these extravagant promises apply only when you give *your* money, not when you give God’s money back to Him. They do not apply to the tithe, only to offerings. Do you now see why it is important to realize that the 90 percent is really yours, not God’s? Only if the 90 percent is yours can you give offerings of your own money.

I have heard some preachers say, “You should never give in order to get.” I don’t understand that reasoning, especially since the Bible tells us that if we give, it will be given back to us in even greater measure. Our offerings are often compared to seed. Why does any farmer sow seed? He does it in order to get more back. *“He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully”* (2 Corinthians 9:6). Offerings may not be legalistic, but they certainly are beneficial. If you begin to reap bountifully, you quickly become a cheerful giver!

Firstfruits

Most believers are familiar with tithes and offerings, but not everyone knows about firstfruits. Therefore, this concept will require a little more explanation.

For some personal background, Doris and I have always tithed our salaries to our local church, currently Global Spheres Center in Corinth, Texas. Over and above that, we regularly give offerings to several ministries. For years, we were aware that the Bible taught about giving firstfruits, but we really didn’t know exactly what that meant. For a long time, the best we could figure out was that our tithes and offerings were to be given out of the first part of our income, not the last, and we always tried to give that way.

Then, a few years ago, we connected with Robert Henderson. At the time, he had been studying firstfruits giving, practicing it in his church, and teaching it to others. His ideas were eventually published in a book, *The Caused Blessing*, which is the best book on firstfruits that I have come across. In it, Robert convincingly teaches that firstfruits are not directly connected with tithes and offerings but are related to financial giving over and above the tithe. Here is the first mention of firstfruits in the Bible: *“The first of the firstfruits of your land you shall bring into the house of the Lord your God...”* (Exodus 23:19). If you check your concordance, you will find that *firstfruits* are mentioned thirty-four times in the Old Testament and seven times in the New Testament.

One of the most instructive chapters on firstfruits is Numbers 18. In order to understand the chapter, it is necessary to keep in mind up front that it was addressed to Aaron. It is God talking to Aaron, who was the high priest. This chapter helps us distinguish between the tithe and firstfruits. Here is the difference:

The tithes went to the Levites, a tribe of priests who were a rough equivalent to the pastors of today. *“Behold, I have given the children of Levi all the tithes in Israel as an inheritance in return for their work which they perform, the work of the tabernacle of meeting”* (Numbers 18:21).

The firstfruits go to Aaron, the high priest. *“All the best of the oil, all the best of the new wine and the grain, their firstfruits which they offer to the Lord, I have given them to you”* (Numbers 18:12).

We give firstfruits to show our appreciation to God for increase. The amount or percentage of firstfruits is not a legalistic number but rather derived from our personal perception and evaluation of what is the best of our increase. In an agricultural society, it is the first and best of each new harvest. In an industrial society, it would be the first portion of a raise, a bonus, a new contract, a profit on an investment, an inheritance, and the like. In Global Spheres Center, we systematize our firstfruits giving with a celebration at the beginning of each Hebrew month, the new moon, called *Rosh Codesh*. We hold a celebration, frequently falling on the last Saturday of the month, to bring the firstfruits—the first and best of what we expect to receive that month. When we do, the worship center is full of cheerful givers!

Now that we are in the Second Apostolic Age, I believe that it is necessary to apply firstfruits giving to apostolic alignment. We have no high priest like Aaron these days, but the apostle can be considered the equivalent of the high priest. Hebrews 3:1 says, *“Therefore, holy brethren, partakers of the heavenly calling, consider the Apostle and High Priest of our confession, Christ Jesus.”* Here, Jesus is called “Apostle,” a New Testament office, as well as “High Priest,” an Old Testament office. I take this to mean that we should no longer give our firstfruits to the high priest but rather to the apostle, or apostles, with whom we are aligned. Doris and I are aligned with Chuck Pierce and Global Spheres, so that is where our firstfruits go.

The Bible attaches an attractive promise to firstfruits giving: *“Honor the Lord with your possessions, and with the firstfruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine”* (Proverbs

3:9–10). I don't think we can ever go wrong with generous giving!

Alms

Alms are gifts we make to the poor and needy. “Alms” is a New Testament word, but it a concept found in the Old Testament, as well: *“He who has pity on the poor lends to the Lord, and He will pay back what he has given”* (Proverbs 19:17). If we read this Scripture carefully, we will see that, unlike other forms of giving, we cannot expect that what we give to the poor will be returned to us in the same measure, packed down and overflowing. (See Luke 6:38.) Alms are not like seed that is sown to multiply. We do not give alms in order to get. When we give alms to the poor, the Lord returns only what we give, not more.

A good example of how God honors those who give alms to the poor is the story of Cornelius, who, as you may recall, was a Roman army officer, neither a Jew nor a Christian believer. *“There was a certain man in Caesarea called Cornelius, a centurion of what was called the Italian Regiment, a devout man and one who feared God with all his household, **who gave alms generously** to the people, and prayed to God always”* (Acts 10:1–2).

We know that God sent Peter to lead Cornelius and his household to Christ. At this point, leading a Gentile to Christ was such an unusual event that God chose to send an angel ahead of time to speak to Cornelius and He spoke to Peter in a vision, in order to prepare the way. I bring this up simply to highlight one of the things the angel said to Cornelius: *“Your prayers and your **alms** have come up for a memorial before God”* (Acts 10:4). Apparently, giving alms generously gets God's attention and can invite divine favor.

Unlike other forms of giving, alms have a warning attached to them: You are to keep the amount of your alms secret. I don't think it means that you can't share with others the fact that you *do* give alms (Paul said so, for example, in Acts 24:17), but only that you don't say how much.

In this next passage, I chose to quote the King James Version, because it uses the word “*alms*” where the *New King James Version* translates the term as “*charitable deeds*.”

Take heed that ye do not your alms before men, to be seen of them: otherwise ye have no reward of your Father which is in heaven....But when thou doest alms, let not thy left hand know what thy right hand doeth: That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly. (Matthew 6:1, 3–4 kjv)

I'm sure that different people will apply these directives in different ways. I

don't feel there is need to be overly legalistic about it. Doris and I give some of our alms to the poor through nonprofits like The Salvation Army and rescue missions. We also give directly to poor people, without any tax deduction. Since we work together, if one of us feels led to give to a certain poor person, we let the other one know so that there are no surprises. I hope that we aren't violating the biblical command to not let our left hand know what our right hand is doing (see Matthew 6:3), but this practice helps to keep our marriage together. We don't tell anyone else about the amounts we give, however.

Let me make two closing observations about giving alms:

Once more, I will repeat the principle that, in giving alms, what we get back is limited by what we give.

The warning of secrecy regarding the alms you give does not apply to tithes, offerings, or firstfruits.

Graduated Giving

Graduated giving is one of the most advanced forms of giving. Tithes, offerings, firstfruits, and alms are practices that all believers are intended to follow. Graduated giving, on the other hand, is a method of giving reserved for certain believers. I encourage you to see if this is the way you should give.

Before I move on, I want to explain two principles of giving: the gift of giving and modalities of giving.

The gift of giving. There is a spiritual gift of giving, just like there are spiritual gifts of evangelism and administration and mercy. God is the one who gives the gifts, and He chooses to whom He gives them. A key passage that speaks to this is found in Romans 12, where it says, "*Having then gifts differing according to the grace that is given to us, let us use them...*" (Romans 12:6). As examples, it lists the gifts of prophecy, ministry, teaching, and exhortation, and then it says, "*...he who gives, with liberality*" (Romans 12:8). Later, it adds the gifts of leadership and mercy. Giving is just one of the gifts on the list.

Many people have not understood that there is such a thing as a spiritual gift of giving, which God gives to some, but not all, believers—much as I explained about the gift of voluntary poverty in an earlier chapter. You do not need a spiritual gift in order to give your tithes, offerings, firstfruits, or alms. But I think you do need that gift if you are to practice serious graduated giving. I bring this up so that I do not inadvertently guilt-trip those who might not have that gift.

Modalities of giving. Actually, there is a spectrum of modalities of giving, from intentional giving on one end to spontaneous giving on the other, with any number of possible positions in between. A while ago, I surveyed a number of givers and found that most of them were intentional, some were spontaneous, and others were somewhere in between. For Doris and me, almost all our giving is intentional giving. In our family's division of labor, I do the giving (after careful consultation). I am so intentional that I keep a separate checking account for our giving, which I call "El Sembrador" (Spanish for "The Sower"), so that I know exactly how much money is available at any time. Whenever I get paid, my first transaction is a telephone transfer to El Sembrador. I never carry that checkbook with me, thereby reducing the temptation for spontaneous giving. At the same time, I'm often amazed at some of my more prophetic friends who spontaneously pull out their checkbooks more than once during a single service and say, "I give whatever the Lord tells me!"

When Doris and I were first married, we promised the Lord, and each other, that we would tithe—and we did, even through our missionary years living on subsistence income. When we returned to the U.S. in 1971, we had to begin filing Form 1040, and, for the first time, we calculated what our charitable giving actually was. We were delighted to discover that our giving was 10.4 percent of our income the first year and 10.8 percent the second year. We had topped our tithe!

Then a rude awakening came in the fall of 1975, when our pastor at Lake Avenue Church, Ray Ortlund, was preaching his annual sermon on giving. Among other things, he said, "I am going to do something this morning for the very first time. God indicated that I was to tell you how much Anne and I give. Alright. Anne and I give twenty-five percent [of our income] off the top." Twenty-five percent?

Doris and I went home and talked about it. Our 10.8 percent didn't sound very good anymore! That's when we felt the Holy Spirit begin to speak to us about graduated giving. In the U.S., we have a graduated income tax. The higher income a person earns, the higher the percentage of tax he owes. Why not do the same with giving? Every year that our income goes up, we should raise the percentage of our giving. We started raising it by 1, 2, and even 3 percent. We were cheerful when we passed the Ortlunds' 25 percent, and we eventually arrived at giving 40 percent of all income, which included financial gifts. We've maintained that rate ever since.

For a long time, we kept this a secret. Then, in 2011, the subject came up

while we were meeting with a close group of apostles. At that time, many of us agreed that it was time to go public with our giving amounts, in order to encourage others in the body of Christ to consider graduated giving. Among those who were ready to do so, one couple told us that they gave at least 51 percent, sometimes more; another couple reached 50 percent in 2010, then 59 percent in 2013; another couple regularly gives upwards of 50 percent; another couple gave 46 percent in 2010. Interestingly enough, all these couples came in above our own 40 percent.

Let me repeat that this teaching is not intended to guilt-trip anyone. My hope is that it will stimulate some to move toward graduated giving. One thing I can promise is that everyone who attempts this type of giving will turn out to be a cheerful giver!

Accumulate the Means for Giving

It goes without saying that the more you have, the more you are able to give. I believe that John Wesley has some good advice for us. For years, I have heard words to this effect being attributed to John Wesley: “Earn all you can, save all you can, give all you can.” It almost sounds like a biblical proverb!

Earn all you can. Develop a work ethic. Get a job where you earn the highest salary you can, and take whatever promotions come your way. Be sure you are delivered from the spirit of poverty. My advice is to set a goal of five separate streams of personal income. You may have only one right now, but at least you are 20 percent toward your goal. Not everyone will become rich, but, as opportunities present themselves, take them. The richer you are, the more you can cheerfully give.

Save all you can. Even if it’s only a little, make a habit of putting some money in a savings account that you promise not to touch. I know some people who tithe 10 percent and save 10 percent. Retain a professional financial planner who will help keep you accountable. Even if you’re young, retain a family attorney who will help you plan your estate, so that it eventually goes to your choice of beneficiaries rather than to the government.

Give all you can. We have looked at this Scripture before, but let’s always keep it in mind: “*God is able to make all grace abound toward you, that you, always having all sufficiency in all things, have an abundance for every good work*” (2 Corinthians 9:8). “*Sufficiency*” is whatever you need, and “*abundance*” is what you have left over to give to every good work.

Put this all together, and you will give cheerfully. Look at 2 Corinthians 9:11: “*You are enriched in everything for all liberality, which causes thanksgiving through us to God.*” You are enriched, but for what reason? “*For all liberality*”—meaning you have plenty to give. And whenever this is the case, you give thanksgiving to God—simply put, you are a cheerful giver!

41. Ché Ahn, *The Grace of Giving* (Ventura, CA: Regal Books, 2013), 202.

42. Ibid.

43. Christian Smith and Michael Emerson, *Passing the Plate: Why American Christians Don't Give Away More Money* (New York: Oxford University Press, 2008), 3.

44. Ibid., 11.

45. Ibid., 13.

46. Ibid., 29.

47. Ibid., 43.

48. Ibid., 47.

APPENDIX

How to Establish a Ministry Revenue Fund

If you desire to establish a ministry revenue fund, as I have suggested, here are some guidelines to give you a general idea of how to go about it. I strongly urge you, however, not to attempt to do it by yourself. Your first step should be to retain a corporate attorney, if you do not already have one. You may want to go over these guidelines with your lawyer, but he or she should have the final word. Laws regarding financial transactions vary from state to state, so the best plan is to find an attorney from your own state, hopefully one who is near your ministry office.

The ministry revenue fund is designed to receive finances from Providers earmarked as “charitable investments.” This term distinguishes them from traditional donations to the ministry. “Charitable investments” are contributions to the ministry for which Providers receive normal tax-deductible receipts; however, they are restricted contributions, designated only for the ministry’s revenue fund. The Provider—or the “investor”—receives assurance that the purpose of these funds will be honored and that they will not be used for general expenses. Money in the revenue fund is managed in the way the ministry directs, and only the profits generated by the fund will be used at the ministry’s discretion.

To borrow some principles from the Business Mountain, the “investor” will receive regular reports, stating the performance of the funds in the hands of the Managers, as well as reports on how the ministry employs income from the fund. Let’s keep in mind that the goal is for the income from the ministry revenue fund to cover all operational expenses of the designated outreaches of the ministry.

Here is a checklist to ascertain that the ministry is prepared for revenue-based financing:

- The ministry leaders are apostolic. They are individuals of salient character and are the hands-on leaders and vision casters of their ministry.
- The ministry leadership is in agreement with what I have been calling

“strategic philanthropy for apostolic distribution.”

- The legal affairs of the ministry are in order and the ministry has retained corporate legal counsel.
- The finances of the ministry are subjected to an annual audit by an independent auditor.
- If possible, the ministry is an active member of the Evangelical Council for Financial Accountability (ECFA).

With these things in order, go ahead and establish your ministry revenue fund. I suggest that the name of the fund carry the acronym of your ministry. For example, if you are Sunshine Glory Ministries (SGM), your fund could be SGM Revenue Fund. Have your attorney guide you through the legal process of setting up the fund as a dba (“doing business as”) of your ministry. I do not suggest a separate corporation. The SGM Revenue Fund would be a dba of Sunshine Glory Ministries. This needs approval from your board of directors.

Open a discrete bank account for your revenue fund and keep a separate set of books for it. Do not commingle funds. If you have an international ministry, be sure your bank can handle both domestic and international wire transactions for your account. Since it is a dba, the monies will fall under the legal umbrella of your ministry and will be part of your annual ministry audit.

Lay the groundwork for a regular, responsible reporting system for those who invest. Design the reports in a Business Mountain format, so that each investor receives something like the report he or she would expect from Merrill Lynch or Charles Schwab.

Your board of directors needs to approve an official investment policy. You and your attorney can fine-tune this as desired, but here is an example for your use. This policy is designed to be as specific as necessary, but it also allows a rather broad interpretation.

Sunshine Glory Ministries Investment Policy

Scope of the Investment Policy

This statement of investment policy pertains to excess reserves not required for short-term operating purposes or for contributions designated specifically for ministerial investment.

Purpose of the Investment Policy

This statement of investment policy is set forth by the board of directors of

Sunshine Glory Ministries (SGM) in order to:

1. Define and assign the responsibilities of all involved parties.
2. Establish a clear understanding for all involved parties of investment goals and objectives for SGM.
3. Offer guidance and limitations to all Investment Managers regarding the investment of assets.
4. Establish a basis for evaluating investment results.
5. Outline a philosophy and attitude that will guide the investment management of assets toward desired results.

Delegation of Authority

The Investment Committee of SGM is responsible for directing and monitoring the management of investment assets. As such, the Investment Committee is authorized to delegate certain responsibilities to professional experts in various fields. These include, but are not limited to, investment management consultants, investment managers, custodians, attorneys, auditors, actuaries, and others deemed appropriate to fulfill the fiduciary responsibility of the SGM Investment Committee.

The SGM Investment Committee will not reserve any control over investment decisions, with the exception of specific limitations described in this statement. Managers will be held responsible and accountable for achieving the objectives stated in this policy. While it is not believed that the limitations will hamper Investment Managers, each Manager should request modifications deemed appropriate.

Responsibilities of the Investment Committee

The Investment Committee is charged with the responsibility of managing the assets of the SGM Revenue Fund. The specific responsibilities of the Investment Committee relating to the investment management of assets include:

1. Communicating SGM financial needs to the Investment Managers on a timely basis.
2. Determining SGM risk tolerance and investment horizon and communicating these to the appropriate parties.
3. Establishing reasonable and consistent investment objectives, policy guidelines, and allocations, which will direct the investment of the

assets, to be reviewed on an annual basis.

4. Prudently and diligently selecting qualified investment professionals, including Investment Manager(s), Investment Consultant(s), and Custodian(s).
5. Regularly evaluating the performance of Investment Manager(s) to assure adherence to policy guidelines and to monitor investment objective process.
6. Developing and enacting proper control procedures, e.g., replacing Investment Manager(s) due to fundamental change in investment management process or for failure to comply with established guidelines.
7. Allocating SGM Revenue Fund earnings.
8. Giving a report at the semiannual meeting of the SGM Board of Directors on the performance of the SGM Revenue Fund and its earnings allocations.

Responsibilities of Investment Managers

Each Investment Manager will have full discretion in making investment decisions for the assets placed under his or her jurisdiction, while observing and operating within all policies, guidelines, constraints, and philosophies outlined in this statement. Specific responsibilities of Investment Manager(s) include:

1. Performing discretionary investment management, including making decisions to buy, sell, or hold individual securities, and to alter allocation within the guidelines established in this statement.
2. Reporting, on a timely basis, monthly investment performance results.
3. Communicating any major change in the economic outlook, investment strategy, or any other factors that affect implementation of investment process, or the investment objective progress of SGM investment management.
4. Informing the SGM Investment Committee of any qualitative change to investment management organization. Examples include changes in portfolio management personnel, ownership structure, investment philosophy, etc.

General Investment Principles

1. Investments shall be made solely to achieve returns substantially greater than the rate of inflation to increase purchasing power of SGM Revenue Fund assets.
2. The assets shall be invested with care, skill, prudence, and diligence, under the circumstances, in the same way a prudent person acting in like capacity and familiar with such matters would act with the investments of a fund of like character and with like aims.
3. Investment of the assets shall be so diversified as to minimize the risk of large losses, unless, under the circumstances, this practice is clearly not prudent.
4. The Investment Committee may employ one or more Investment Managers of varying styles and philosophies to attain SGM Revenue Fund objectives.
5. Cash is to be employed productively at all times, by investment in short-term cash equivalents, to provide safety, liquidity, and return.
6. All purchases of securities will be for cash, and there will be no margin transactions, short selling, commodity transactions, or hedge transactions.

Social Responsibility

As a means to meet the needs of SGM and to benefit society generally, the Investment Committee has placed restrictions on the portfolio. Specifically, direct investment in companies that deal with tobacco products; pornographic, lewd or obscene materials; or provision of abortion services is prohibited. This does not restrict investment in mutual funds that may include some of the previously delineated companies.

Investment Objectives

The investment objective of SGM Revenue Fund emphasizes total return—that is, aggregate return from capital appreciation and interest and dividends. Specifically, the primary objective of management of the total portfolio is the attainment on an average substantially over the rate of inflation. Short-term volatility will be tolerated in as much as is consistent with the volatility of the comparable market index.

This investment objective applies to the aggregate assets and is not meant to be imposed on each investment account (if more than one account is used). A

specified goal of each Investment Manager shall be to:

Meet or exceed the market index or blended market index, selected and agreed upon by the Investment Committee, that most corresponds to the style of investment management.

Display an overall level of risk in the portfolio that is consistent with the risk associated in the benchmark specified above.

Specific investment goals and constraints for each Investment Manager, if any, shall be agreed upon by the Investment Manager and the SGM Investment Committee and shall be incorporated as part of this investment policy.

This statement of investment policy is formally adopted by vote of the SGM Board of Directors on _____.

Once the investment policy is approved, the board of directors needs to name an Investment Committee to assume the responsibilities outlined in the policy.

About the Author

C. Peter Wagner is the Ambassadorial Apostle of Global Spheres, Inc. (GSI), an apostolic network providing activation and alignment for kingdom-minded leaders of the body of Christ. He travels extensively throughout the world, helping to equip believers to minister in the areas of apostolic ministries, wealth, dominion, and reformation of society. Wagner considers this his “fourth career,” which he began at the age of eighty. His first career was serving as a missionary to Bolivia, along with his wife, Doris; his second was teaching in the Fuller Seminary School of World Mission (now School of Intercultural Studies); and his third was founding and developing Global Harvest Ministries, which includes the Wagner Leadership Institute. WLI now has over twenty schools in the U.S. and twelve more in other nations. The author of more than seventy books, Wagner lives with his wife in Colorado Springs, Colorado.